United Nations ST/IC/2008/3

Secretariat

3 January 2008

Information circular*

To: Members of delegations and staff

From: The Under-Secretary-General for Management

Subject: **First day of issue — 27 January 2008: "Remembrance and Beyond" stamps and first day of issue — 28 January 2008: Vienna definitives**

Commemorative stamps

1. On 27 January 2008, the United Nations Postal Administration (UNPA) will issue a set of three commemorative stamps in a mini-sheet format of nine stamps on the theme "Remembrance and Beyond". The stamps were designed by Matias Delfino, a staff member of the Graphic Design Unit of the Department of Public Information. The inspiration for the design of the stamps was to merge a symbol of atrocity and one of hope. The transformation from barbed wire to intertwined roses depicts a commitment to the future and conveys a message of remembrance.

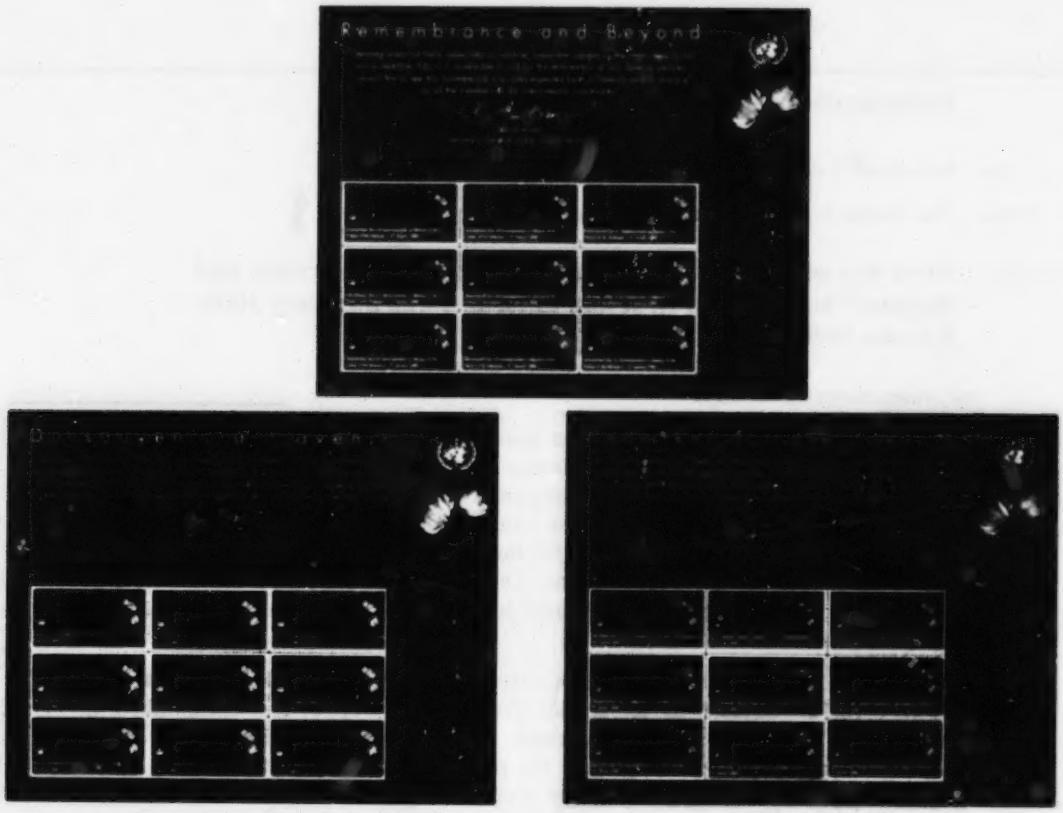
2. On 1 November 2005, the General Assembly adopted resolution 60/7 designating 27 January as an annual International Day of Commemoration in memory of the victims of the Holocaust. The Holocaust and the United Nations outreach programme was created at the request of the General Assembly in its resolution 60/7. It seeks to mobilize civil society for Holocaust education and remembrance to remind the world of the lessons to be learned from the Holocaust in order to help to prevent future acts of genocide. Secretary-General Ban Ki-moon is committed to continuing to preserve the memory and lessons learned from the Holocaust.

* Expiration date of the present information circular: 28 February 2008.

08-20461 (E) 150108

3. The stamps will be issued in the denominations of $0.41, SwF 0.85 and €0.65. The top portion of the stamp sheet bears a statement by the Secretary-General of the United Nations.

(United States equivalents: SwF 0.85: $0.76 and €0.65: $0.96 subject to exchange rate fluctuation)



Special United Nations/Israel Post Joint Issue Silk First Day Cover

4. To commemorate the joint stamp issue of "Remembrance and Beyond", UNPA has produced a limited edition silk first day cover. The three stamps issued by UNPA and the one stamp issued by Israel Post are affixed to the cover and cancelled, as appropriate from the three UNPA offices and Israel Post.

Vienna definitives

5. On 28 January 2008, UNPA will issue four new Vienna definitive stamps in the denominations of €0.10, €0.15, €0.65 and €1.40. The €0.10 stamp is a photograph of the Johann Strauss Memorial in Vienna and is credited to Rudy Sulgan/Corbis. The €0.15 stamp is a photograph of the Pallas Athene Fountain by Carl Kundmann and is credited to Atlantide Phototravel/Corbis. The €0.65 stamp is a photograph of the Pegasus Fountain in Salzburg and is credited to Walter Geiersperger/Corbis. The €1.40 stamp is a photograph of a statue in Gardens of Belvedere Palace in Vienna and is credited to Rudy Sulgan/Corbis. The photographs were adapted as stamps by Rorie Katz (United Nations).

(United States equivalents: €0.10: $0.15, €0.15: $0.22, €0.65: $0.96 and €1.40: $2.06, subject to exchange rate fluctuation)

General information

6. For the convenience of collectors, UNPA at Headquarters will provide prepared and cancelled New York, Geneva and Vienna first day covers on the UNPA official first day cachets **only**. Members of delegations and the staff can obtain these items on Monday, 28 January 2008, at the following locations:

(a) The UNPA sales counter in the concourse of the General Assembly Building: 9 a.m. to 5 p.m.;

(b) A temporary sales counter on the east side of the Secretariat lobby, in front of the windows, between the cafeteria and the newsstand: 9 a.m. to 4 p.m.

7. First-day-of-issue cancellations can be obtained at a temporary United States Postal Service substation located outside the United Nations Bookshop in the concourse of the General Assembly Building from 9 a.m. to 5 p.m.

8. Information on United Nations stamps can be accessed on the Internet at http://unstamps.un.org.

United Nations ST/IC/2008/4

Secretariat

16 January 2008

Information circular*

To: Members of the staff

From: The Assistant Secretary-General for Human Resources Management

Subject: **Revised base salary scales for staff in the Professional and higher categories and staff in the Field Service category**

1. In section I.A.2 of resolution 62/227 of 22 December 2007, the General Assembly approved, with effect from 1 January 2008, a revised base salary scale for staff in the Professional and higher categories. The scale reflects the consolidation, on a no-loss/no-gain basis, of 1.97 multiplier points into the net base salaries in effect under the salary scale of 1 January 2007.

2. In accordance with the practice followed on the occasion of previous consolidations of multiplier points into net base salaries, upon implementation of the revised base salary scale, revised post adjustment indices and multipliers will be established by the International Civil Service Commission (ICSC) for all duty stations. Changes in post adjustment multipliers due after 1 January 2008 will be effected on the basis of the movement of the newly consolidated post adjustment indices.

3. In its sixteenth annual report to the General Assembly, for 1990,[1] ICSC recommended, and the Secretary-General subsequently approved, that future adjustments of the base salary scale applicable to staff in the Field Service category should be made by reference to adjustments to the salary scale for staff in the Professional and higher categories. Accordingly, the net base salary scale for staff in the Field Service category has also been revised, effective 1 January 2008, to reflect the consolidation of 1.97 multiplier points into net base salaries, as indicated in paragraph 1 above.

4. The revised base salary scales for staff in the Professional and higher categories and staff in the Field Service category, effective 1 January 2008, showing gross salaries and their net equivalents after application of staff assessment, are reproduced in annexes I and II to the present circular. The implementation of these scales will be reflected in the end-of-January 2008 payroll.

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* The present circular, which cancels and supersedes ST/IC/2007/5 of 12 January 2007, will be in effect until further notice.

[1] *Official Records of the General Assembly, Forty-fifth Session, Supplement No. 30* (A/45/30), para. 270 (e).

08-20901 (E) 220108

Annex I

Salary scale for the Professional and higher categories showing annual gross salaries and net equivalents after application of staff assessment

(United States dollars)

Effective 1 January 2008

		STEPS														
Level		*I*	*II*	*III*	*IV*	*V*	*VI*	*VII*	*VIII*	*IX*	*X*	*XI*	*XII*	*XIII*	*XIV*	*XV*
USG	Gross	189 929														
	Net D	136 454														
	Net S	122 802														
ASG	Gross	172 546														
	Net D	125 155														
	Net S	113 332														
		*	*	*	*	*	*									
D-2	Gross	141 524	144 528	147 534	150 566	153 709	156 854									
	Net D	104 736	106 779	108 823	110 868	112 911	114 955									
	Net S	96 219	97 944	99 663	101 375	103 084	104 784									
						*	*	*	*	*						
D-1	Gross	129 304	131 944	134 579	137 219	139 859	142 496	145 135	147 775	150 431						
	Net D	96 427	98 222	100 014	101 809	103 604	105 397	107 192	108 987	110 780						
	Net S	89 129	90 689	92 245	93 797	95 346	96 892	98 432	99 971	101 505						
												*	*	*		
P-5	Gross	106 907	109 153	111 399	113 641	115 888	118 131	120 378	122 622	124 868	127 112	129 356	131 601	133 847		
	Net D	81 197	82 724	84 251	85 776	87 304	88 829	90 357	91 883	93 410	94 936	96 462	97 989	99 516		
	Net S	75 432	76 789	78 141	79 493	80 842	82 187	83 532	84 873	86 213	87 550	88 885	90 216	91 547		
														*	*	*
P-4	Gross	87 790	89 836	91 882	93 926	95 974	98 019	100 071	102 235	104 403	106 566	108 734	110 899	113 066	115 232	117 400
	Net D	67 709	69 182	70 655	72 127	73 601	75 074	76 548	78 020	79 494	80 965	82 439	83 911	85 385	86 858	88 332
	Net S	63 052	64 394	65 734	67 071	68 408	69 744	71 079	72 411	73 742	75 073	76 401	77 729	79 056	80 381	81 705
															*	*
P-3	Gross	71 729	73 622	75 518	77 410	79 306	81 197	83 090	84 986	86 881	88 774	90 669	92 560	94 457	96 349	98 242
	Net D	56 145	57 508	58 873	60 235	61 600	62 962	64 325	65 690	67 054	68 417	69 782	71 143	72 509	73 871	75 234
	Net S	52 408	53 662	54 918	56 171	57 427	58 679	59 932	61 188	62 440	63 694	64 944	66 195	67 443	68 693	69 943
													*			
P-2	Gross	58 401	60 097	61 790	63 485	65 179	66 871	68 567	70 257	71 953	73 649	75 340	77 038			
	Net D	46 549	47 770	48 989	50 209	51 429	52 647	53 868	55 085	56 306	57 527	58 745	59 967			
	Net S	43 662	44 769	45 872	46 978	48 082	49 188	50 312	51 432	52 557	53 679	54 799	55 924			
P-1	Gross	45 493	46 942	48 386	49 836	51 440	53 068	54 699	56 326	57 951	59 581					
	Net D	36 849	38 023	39 193	40 367	41 537	42 709	43 883	45 055	46 225	47 398					
	Net S	34 760	35 840	36 921	38 001	39 080	40 159	41 240	42 307	43 369	44 431					

D = Rate applicable to staff members with a dependent spouse or child.
S = Rate applicable to staff members with no dependent spouse or child.
* = The normal qualifying period for in-grade movement between consecutive steps is one year except at those steps marked with an asterisk, for which a two-year period at the preceding step is required.

Annex II

Salary scale for the Field Service category showing annual gross salaries and net equivalents after application of staff assessment

(United States dollars)

Effective 1 January 2008

Level		STEPS														
		I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII	XIV	XV
												*	*			
FS-7	Gross	87 243	89 403	91 558	93 710	95 863	98 019	100 187	102 463	104 749	107 029	109 310	111 597			
	Net D	67 315	68 870	70 422	71 971	73 521	75 074	76 627	78 175	79 729	81 280	82 831	84 386			
	Net S	62 692	64 119	65 541	66 965	68 384	69 744	71 231	72 651	74 074	75 495	76 875	78 240			
												*	*			
FS-6	Gross	72 218	74 200	76 185	78 163	80 142	82 125	84 107	86 096	88 074	90 054	92 036	94 017			
	Net D	56 497	57 924	59 353	60 777	62 202	63 630	65 057	66 489	67 913	69 339	70 766	72 192			
	Net S	52 733	54 044	55 361	56 671	57 980	59 294	60 605	61 921	63 229	64 538	65 847	67 153			
FS-5	Gross	61 824	63 513	65 203	66 892	68 585	70 275	71 968	73 658	75 353	77 043	78 733	80 425	82 115		
	Net D	49 013	50 229	51 446	52 662	53 881	55 098	56 317	57 534	58 754	59 971	61 188	62 406	63 623		
	Net S	45 894	46 995	48 098	49 205	50 325	51 445	52 567	53 685	54 808	55 929	57 049	58 167	59 286		
															*	*
FS-4	Gross	53 925	55 333	56 735	58 139	59 542	60 942	62 344	63 751	65 154	66 558	67 961	69 319	70 769	72 172	73 575
	Net D	43 326	44 340	45 349	46 360	47 370	48 378	49 388	50 401	51 411	52 422	53 432	54 410	55 454	56 464	57 474
	Net S	40 728	41 660	42 575	43 490	44 405	45 320	46 232	47 153	48 067	48 982	49 910	50 812	51 771	52 701	53 628
															*	*
FS-3	Gross	47 353	48 419	49 475	50 603	51 793	52 990	54 185	55 376	56 572	57 758	58 954	60 150	61 344	62 538	63 729
	Net D	38 356	39 219	40 075	40 934	41 791	42 653	43 513	44 371	45 232	46 086	46 947	47 808	48 668	49 527	50 385
	Net S	36 149	36 942	37 733	38 525	39 315	40 108	40 900	41 687	42 466	43 241	44 024	44 802	45 583	46 360	47 138
												*	*			
FS-2	Gross	42 072	43 007	43 949	44 883	45 821	46 758	47 653	48 632	49 572	50 571	51 625	52 678			
	Net D	34 078	34 836	35 599	36 355	37 115	37 874	38 599	39 392	40 153	40 911	41 670	42 428			
	Net S	32 211	32 909	33 607	34 306	35 004	35 705	36 372	37 105	37 803	38 504	39 202	39 901			
FS-1	Gross	37 451	38 277	39 099	39 923	40 744	41 573	42 398	43 219	44 044	44 867					
	Net D	30 335	31 004	31 670	32 338	33 003	33 674	34 342	35 007	35 676	36 342					
	Net S	28 777	29 389	30 001	30 612	31 224	31 840	32 455	33 065	33 679	34 293					

D = Rate applicable to staff members with a dependent spouse or child.

S = Rate applicable to staff members with no dependent spouse or child.

* = The normal qualifying period for in-grade movement between consecutive steps is one year except at those steps marked with an asterisk, for which a two-year period at the preceding step is required.

United Nations ST/IC/2008/5

Secretariat

16 January 2008

Information circular*

To: Members of the staff

From: The Assistant Secretary-General for Human Resources Management

Subject: **Post adjustment classification for New York**

1. As indicated in information circular ST/IC/2008/4 dated 16 January 2008, the General Assembly approved, with effect from 1 January 2008, a revised base salary scale for staff in the Professional and higher categories. As a result of the implementation of the revised base salary scale for staff in the Professional and higher categories, effective 1 January 2008, there are consequential changes in the amounts of post adjustment for such staff serving in New York.

2. The annual amounts of post adjustment at multiplier 61.8 for each salary level and step are shown in the annex to the present circular.

3. The implementation of the revised post adjustment multiplier will be reflected in the end-of-January 2008 payroll.

* The present circular, which cancels and supersedes ST/IC/2007/37 of 20 September 2007, will be in effect until further notice.

08-20903 (E) 220108

Annex

Post adjustment multiplier 61.8

(United States dollars)

Effective 1 January 2008

Level		STEPS I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII	XIV	XV
Under-Secretary-General																
USG	Net D	84 328.57														
	Net S	75 891.64														
Assistant-Secretary-General																
ASG	Net D	77 345.79														
	Net S	70 039.18														
Director																
D-2	Net D	64 726.85	65 989.42	67 252.61	68 516.42	69 779.00	71 042.19									
	Net S	59 463.34	60 529.39	61 591.73	62 649.75	63 705.91	64 756.51									
Principal Officer																
D-1	Net D	59 591.89	60 701.20	61 808.65	62 917.96	64 027.27	65 135.35	66 244.66	67 353.97	68 462.04						
	Net S	55 081.72	56 045.80	57 007.41	57 966.55	58 923.83	59 879.26	60 830.98	61 782.08	62 730.09						
Senior Officer																
P-5	Net D	50 179.75	51 123.43	52 067.12	53 009.57	53 953.87	54 896.32	55 840.63	56 783.69	57 727.38	58 670.45	59 613.52	60 557.20	61 500.89		
	Net S	46 616.98	47 455.60	48 291.14	49 126.67	49 960.36	50 791.57	51 622.78	52 451.51	53 279.63	54 105.90	54 930.93	55 753.49	56 576.05		
First Officer																
P-4	Net D	41 844.16	42 754.48	43 664.79	44 574.49	45 485.42	46 395.73	47 306.66	48 216.36	49 127.29	50 036.37	50 947.30	51 857.00	52 767.93	53 678.24	54 589.18
	Net S	38 966.14	39 795.49	40 623.61	41 449.88	42 276.14	43 101.79	43 926.82	44 750.00	45 572.56	46 395.11	47 215.82	48 036.52	48 856.61	49 675.46	50 493.69
Second Officer																
P-3	Net D	34 697.61	35 539.94	36 383.51	37 225.23	38 068.80	38 910.52	39 752.85	40 596.42	41 439.37	42 281.71	43 125.28	43 966.37	44 810.56	45 652.28	46 494.61
	Net S	32 388.14	33 163.12	33 939.32	34 713.68	35 489.89	36 263.62	37 037.98	37 814.18	38 587.92	39 362.89	40 135.39	40 908.51	41 679.77	42 452.27	43 224.77
Associate Officer																
P-2	Net D	28 767.28	29 521.86	30 275.20	31 029.16	31 783.12	32 535.85	33 290.42	34 042.53	34 797.11	35 551.69	36 304.41	37 059.61			
	Net S	26 983.12	27 667.24	28 348.90	29 032.40	29 714.68	30 398.18	31 092.82	31 784.98	32 480.23	33 173.62	33 865.78	34 561.03			
Assistant Officer																
P-1	Net D	22 772.68	23 498.21	24 221.27	24 946.81	25 669.87	26 394.16	27 119.69	27 843.99	28 567.05	29 291.96					
	Net S	21 481.68	22 149.12	22 817.18	23 484.62	24 151.44	24 818.26	25 486.32	26 145.73	26 802.04	27 458.36					

D = Rate applicable to staff members with a dependent spouse or child.

S = Rate applicable to staff members with no dependent spouse or child.

United Nations ST/IC/2008/6

Secretariat

16 January 2008

Information circular*

To: Members of the staff

From: The Assistant Secretary-General for Human Resources Management

Subject: **Rates of daily subsistence allowance at New York, Geneva and Vienna**

1. Pursuant to section 2.2 of administrative instruction ST/AI/1998/3 on the system of daily subsistence allowance, the purpose of the present circular is to inform the staff of the schedule of rates of daily subsistence allowance applicable to the above-mentioned duty stations and their effective dates, as set out in the annex to the present circular.

2. The schedule set out in the annex replaces the schedule contained in the annex to information circular ST/IC/2007/6 of 12 January 2007.

* The present circular, which cancels and supersedes ST/IC/2007/6 of 12 January 2007, will be in effect until further notice.

08-20905 (E) 180108

Annex

Rates of daily subsistence allowance at Headquarters, Geneva and Vienna

		Headquarters[a] *(in US$ per day)*		*Geneva*[b] *(in SwF per day)*	*Vienna*[c] *(in € per day)*
(i)	*First 60 days*, consecutive or otherwise, at the temporary duty station:				
		First 30 days	*Next 30 days*		
	All staff	347	295	366	217
(ii)	*During the next 60 days*, consecutive or otherwise, at the temporary duty station:				
	All staff	231		275	163
(iii)	*After 120 days*, consecutive or otherwise, at the temporary duty station:				
	All staff	174		220	130

[a] Effective 1 December 2006.
[b] Effective 1 January 2008.
[c] Effective 1 June 2005.

United Nations ST/IC/2008/7

Secretariat

17 January 2008

English only

Information circular*

To: Staff members who are liable to pay income taxes to United States tax authorities on United Nations salaries and emoluments

From: The Controller

Subject: **Payment of 2007 income taxes**

Deadlines for submission of requests for reimbursement of 2007 taxes

Staff serving in the United States: 3 March 2008

Staff serving elsewhere: 1 April 2008

- **Copies of tax returns and related United Nations forms must be received by the Income Tax Unit of the Accounts Division by the above dates.**
- **Mail your submission by regular mail or special courier (e.g., DHL, FedEx, UPS) to the address indicated below.**
- **In-person submission may be made from 9.30 a.m. to 5 p.m. at the address noted below.**

Inquiries

United Nations
Income Tax Unit, Accounts Division, Room FF-300
304 East 45 Street, New York, NY 10017
Telephone: 212-963-2949; Fax: 212-963-1544
E-mail: tax@un.org
Internet: http://www.un.org/tax

In person or by phone:

1 to 15 April 2008:	9 a.m. to 5 p.m.	
At all other times:	Monday-Tuesday	1 p.m. to 4 p.m.
	Wednesday	9.30 a.m. to 4 p.m.
	Thursday-Friday	1 p.m. to 4 p.m.

- See "Announcements" on page 2.
- See "Frequently asked questions" on page 5.
- Use the checklist on page 37 to verify the completeness of your submission.

* Expiration date of the present circular: 31 December 2008.

08-21081 (E) 230108

Note

The present information circular contains important information about the reimbursement of income taxes by the United Nations. Read it carefully and be sure that anybody who assists you in the preparation of your tax returns reads it also. You will be required to certify as to the accuracy of certain statements made in your request for reimbursement and to give consent to the Organization to obtain certain verifications directly from the Internal Revenue Service (IRS). This is explained fully in paragraphs 5 to 8 below. Please note in particular paragraph 7, which defines your responsibility for informing the Organization of any change in your tax liability or filing of amended tax returns for any reason.

Tax advice and tax forms. Staff members of the Income Tax Unit are not permitted to provide tax advice to staff members or to assist in the preparation of tax returns. Staff members who need detailed tax advice and/or tax forms should refer to www.un.org/tax website, which includes quick links to the Internet sites for IRS and state help services.

Announcements

- **United States income tax briefing sessions** will be conducted at New York Headquarters at the beginning of February 2008. Dates and venues will be announced through a broadcast message.
- **Self-employment tax**. All US staff members who are liable to pay their share of self-employment tax on UN earnings are encouraged to enrol with the IRS Electronic Federal Tax Payment System (EFTPS) for their quarterly share of self-employment and other tax payments to the IRS.
- **Statement of taxable earnings.** United States taxpaying staff members' statements of taxable earnings will be sent to their individual e-mail addresses on record in the tax system. Staff members should contact the Income Tax Unit if they have not received their 2007 statements of taxable earnings via e-mail by 8 February 2008.
- **www.un.org/tax.** Please visit the enhanced website, which contains useful information to better understand the United Nations tax system.

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Most frequently asked questions on income taxes in the United Nations

The answers to the following most frequently asked questions are explained in detail in the tax information circular (ST/IC/2008/7). Please note that this is not an exhaustive list, and therefore should not be used in lieu of the information circular.

1. What is the main purpose of the United Nations tax reimbursement system?

The United States does not exempt the United Nations earnings of its taxpayers from taxes. The purpose of the reimbursement system is to place United Nations staff members subject to taxation in the position they would have been if their official emoluments were not taxed. Hence, it is intended neither to provide a benefit, nor to place the staff member at a disadvantage, in relation to other United Nations staff members who are not required to pay taxes to a Member State on their United Nations emoluments (ST/IC/2008/7, paras. 3-4).

2. What is staff assessment and how is it related to income taxes?

Staff assessment is **not** a withholding tax. It is an amount deducted from all United Nations staff members' gross pay according to the United Nations Staff Regulations and Rules, regardless of their nationality. As staff assessment is not a withholding tax, it cannot be reimbursed to staff members under any circumstances and it **cannot** be claimed as a deduction on United States income tax returns.

Staff assessment deductions are credited to the Tax Equalization Fund. Those Member States that do not impose income tax on the United Nations earnings receive a portion of the Tax Equalization Fund as an offset against their assessments for the United Nations regular budget, peacekeeping and tribunal budgets. When staff members have to pay national income taxes on their United Nations earnings, they are reimbursed from the Tax Equalization Fund irrespective of the total amount of staff assessment deducted from their salaries.

3. Who is subject to United States income taxation on United Nations earnings?

United States citizens and permanent residents who have signed the "Waiver of rights, privileges, exemptions and immunities" (the waiver) are subject to United States income tax on their United Nations earnings (ST/IC/2008/7, para. 1). In addition, United States citizens serving in the United States are also subject to self-employment tax on their United Nations earnings. The United Nations reimburses those staff members who have to pay the United States income taxes due on their United Nations earnings as well as one half of the related self-employment taxes payable by United States citizens.

4. Who has to pay self-employment tax and what is a staff member's share?

Based on United States law, it is mandatory that all United States citizens serving in the United States pay self-employment tax on their United Nations earnings. United States citizens serving abroad who spend time on official duty in the United States are also subject to self-employment tax on the earnings for the period worked in the United States. The tax rate is 12.4 per cent of the Social Security wage base for Social Security plus 2.9 per cent on all wages for Medicare. The Social Security wage base is $102,000 for 2008 and was $97,500 for 2007. The

United Nations will normally reimburse one half of the self-employment tax due on the United Nations taxable earnings as calculated on IRS schedule SE; a United States staff member has to pay the other half (ST/IC/2008/7, paras. 57-64).

5. How does a staff member request income tax advances and/or reimbursement cheques from the United Nations?

To request income tax advances, a staff member subject to income taxation should complete United Nations form F.65 and submit it together with a copy of his/her personnel action form to the Income Tax Unit (ST/IC/2008/7, paras. 5 (b)-7). United States permanent residents should also provide the personnel action form reflecting the date when they signed the waiver. To request tax reimbursement, a staff member must submit a photocopy of his/her complete set of income tax returns together with properly completed forms F.65, F.65/A (if applicable) and F.243 to the Income Tax Unit. Staff members who have received tax advances must submit annual requests for tax reimbursement within the deadline for submission.

6. What are the deadlines for submitting requests for income tax reimbursements to the United Nations and filing with United States tax authorities?

The deadlines for submission of requests for 2007 income tax reimbursement to the United Nations are 3 March 2008 for staff serving in the United States and 1 April 2008 for staff serving elsewhere. The Income Tax Unit must receive the requests by these deadlines to allow adequate time for processing and reimbursement before the actual filing deadline with the tax authorities. The deadlines for filing 2007 income tax returns with the tax authorities are 15 April 2008 for taxpayers in the United States and 16 June 2008 for overseas taxpayers. Requests for income tax reimbursement submitted after the submission deadlines are handled on a first-come, first-served basis. It should be noted that there is a one-year limitation on filing a claim for tax reimbursement (ST/IC/2008/7, para. 20).

7. How does the United Nations calculate income tax reimbursements due to staff members?

Income tax reimbursements are made for the tax attributable to United Nations salary and emoluments. This tax is considered to be the difference between (a) the actual total tax payable for the year as shown in the copies of the tax return with the United Nations income (as shown on his/her statement of taxable earnings) **included**; and (b) the tax that would be payable if United Nations income were **excluded** from total income. Both calculations use the **actual** income, loss, adjustments to income, total deductions and exemptions claimed by the staff member on his/her tax returns to arrive at the taxable income. Effective with the 2002 tax reimbursement, the deduction for exemptions and/or the limitation of itemized deductions that may result from including United Nations earnings in adjusted gross income is taken into consideration for the calculation of reimbursement of regular income tax or alternative minimum tax (ST/IC/2008/7, para. 27). To illustrate, assume that a staff member and his/her spouse working outside the United Nations filed as married filing jointly for 2007 had the following federal taxable income and were not subject to self-employment tax:

(i) Actual total tax payable on return		
United Nations earnings	$73,000	
Non-United Nations ordinary income	40,000	
Less: Deductions	(15,000)	
Less: Exemptions ($3,400x2)	(6,800)	
Taxable income	**$91,200**	
Federal tax	**$15,654**	**(A)**
(ii) Tax payable without United Nations income		
Non-United Nations ordinary income	40,000	
Less: Deductions	(15,000)	
Less: Exemptions ($3,400x2)	(6,800)	
Taxable income	**$18,200**	
Federal tax	**$1,951**	**(B)**
United Nations federal income tax reimbursement =	(A) - (B)	
=	$15,654 - $1,951	
=	**$13,703**	

8. What are estimated tax payments for?

The United Nations does not have a tax withholding system. Staff members who are liable to pay federal, state or municipal income taxes for 2008 are required to file, by 15 April 2008, a declaration of estimated tax on their estimated 2008 income, including salary and emoluments to be received from the United Nations. In order to avoid the penalty for underpayment of estimated taxes for 2008, staff members, in most circumstances, will be required to pay in four equal instalments as estimates of their 2008 federal tax the lesser of: (a) 100 per cent of their actual 2007 tax liability (including the self-employment tax); or (b) 90 per cent of their estimated 2008 tax liability (including the self-employment tax), due on 15 April 2008, 16 June 2008, 15 September 2008 and 15 January 2009.

Federal and New York State tax advances are paid directly to the IRS and New York State by the United Nations for credit to the taxpayer's individual account as estimated tax payments. In exceptional cases where electronic payments are not possible, tax advance cheques payable to the tax authorities may be issued.

Any advance for Washington, D.C., Virginia or Maryland State estimated taxes will be made by cheque payable to staff members, who should either endorse the cheques and send them promptly to the appropriate state tax authority or deposit the cheques in their personal bank accounts and issue their own cheques to pay for the estimated tax.

It is the responsibility of staff members to include on their estimated tax forms their share of self-employment tax, if applicable, and estimates of additional taxable income from sources other than the United Nations and to pay the estimated tax due thereon.

9. What should a staff member do with United Nations tax cheques payable to the tax authorities?

A staff member should forward any United Nations tax cheques made payable to the respective tax authorities to the appropriate addresses of the tax authorities. A

staff member **should not**, under any circumstances, **cash or deposit** any United Nations tax cheques payable to the tax authority into his/her bank account.

10. What happens if the staff member pays the balance due or estimated tax advances before receiving United Nations tax cheques?

If a staff member pays the balance due or estimated tax advances before receiving United Nations tax cheques, he/she should return to the Income Tax Unit the United Nations cheques payable to the tax authorities, together with proof that he/she paid the tax authorities (such as copies of his/her cancelled personal cheques). The Tax Unit will then reissue the United Nations tax cheques to his/her name. At times tax reimbursement cheques made directly payable to a staff member may also be issued when the amount that a staff member paid to the IRS is larger than the total tax due on his/her outside income. Only tax cheques issued with the staff member's name as the sole payee may be cashed or deposited to his/her bank account.

11. Who gets the tax refund that a staff member receives from the tax authorities?

Entitlement to tax refunds is dependent upon who overpays the tax authorities. A staff member may retain the tax refund that he/she receives from the tax authorities if he/she has more withholding tax on his/her non-United Nations income than his/her tax liabilities or if he/she overpays the tax authorities on the non-United Nations earnings. If the United Nations overpays the estimated income tax advances related to a staff member, the overpayment amount will be indicated on a transmittal statement to the staff member after the staff member's income tax reimbursement claim is settled. The United Nations treats these overpayments as prepayments of tax advances for the subsequent year. Staff members who continue to be subject to United States income taxes on the United Nations earnings should indicate on their tax returns that tax overpayment should be applied to the following year's estimated taxes. Separated staff members should return the United Nations portion of tax refunds to the Organization.

12. Who pays the penalties and interest imposed by tax authorities?

As the responsibility for filing complete, correct and timely tax returns is that of the individual taxpayers, the United Nations will not reimburse staff members for penalties and/or interest imposed by tax authorities on their United Nations earnings except if: (a) the delays are attributable to the Organization; or (b) penalties or interest are the result of written instructions given by the United Nations. Under certain conditions, staff members serving outside the United States may also be reimbursed for penalties and interest (ST/IC/2008/7, para. 68). The United Nations **will not** pay any late filing penalties under any circumstances. Staff members are, therefore, advised to file the appropriate extension forms with tax authorities before the deadline for filing is due.

13. What action is taken by the United Nations Income Tax Unit if a staff member makes an error in his/her tax returns?

If the Income Tax Unit, in the course of processing a staff member's request for reimbursements, determines that there is an error, it will issue to the staff member a written notice of corrections to be made to the tax return(s) by the staff

member. Staff members are required to acknowledge and certify that they have made the appropriate changes on their tax returns submitted to the tax authorities, and to return the certified correction notification, together with a copy of the corrected tax forms, to the Income Tax Unit. Staff members **should not**, however, rely on the Income Tax Unit to detect errors. They remain fully responsible for filing correct returns with the tax authorities.

It should be noted that by completing United Nations form F.243 (Consent for the Internal Revenue Service to disclose tax return information to the United Nations), a staff member authorizes the IRS to disclose to the United Nations tax information and estimated tax payments regarding his/her federal income tax account(s) for the particular tax years if and when the United Nations requests this information. The tax information is used only to ascertain that the staff member who submits photocopies of his/her income tax returns to the Income Tax Unit also files the same income tax returns with the IRS. It does not imply that the staff member's federal income tax returns are completely correct and accepted by the IRS. Nor does it imply that the United Nations is obligated to verify the validity of each claim submitted to the Income Tax Unit with the tax authorities.

14. Under what circumstances can a married staff member file separately?

Generally, if a married staff member is not receiving dependency benefits for his/her spouse, he or she can elect to file separately. If the staff member uses itemized deductions which are less than the standard deduction, the United Nations will calculate the reimbursement using the standard deduction. If a staff member files separately while receiving dependency benefits for his/her spouse, the United Nations reimbursement of income taxes will be calculated as if he/she is filing a joint return with the spouse (ST/IC/2008/7, para. 12).

15. Does a staff member have to claim dependants for whom he or she receives dependency benefits from the United Nations?

A staff member who has received United Nations dependency benefits for his/her spouse, children or relatives residing in the United States is required to claim the appropriate exemptions for the dependants, or provide acceptable written explanation as to the reason for not doing so (ST/IC/2008/7, para. 14).

16. Should a staff member submit a copy of his/her income tax return to the United Nations Income Tax Unit if he or she is stationed abroad and does not have any federal tax due in respect of United Nations earnings?

It is advisable for the staff member to submit a photocopy of his/her income tax return to the Income Tax Unit, even if he/she fully qualifies under the foreign earned income exclusion and may not have any tax liabilities. It provides a continuous record for his/her tax file and in instances of subsequent amendments, he/she can submit an amended return to the Income Tax Unit for reimbursement.

I. Introduction

1. A staff member who is a United States citizen or a permanent resident ("green card" holder) who has signed the "Waiver of rights, privileges, exemptions and immunities" (the waiver) is subject to income taxation by the United States on his or her earnings from the United Nations (see ST/AI/1998/1). According to the United States Immigration and Nationality Act of 1952, the waiver should be signed within 10 days of receiving notification of admission for permanent residence or joining the Organization. Staff members must obtain the approval from their human resources office (Office of Human Resources Management New York for all United Nations staff members) in writing before signing the waiver. The main criterion of determination by the United Nations of entitlement to reimbursement of income taxes is the staff member's nationality and/or resident status registered with the United Nations, regardless of the staff member's official nationality. It is the staff member's **personal responsibility** to ascertain and meet his or her legal obligations, if any, arising under United States federal, state and municipal income tax laws.

2. A staff member who is liable for such taxes for 2007 and/or 2008 and who wishes to claim reimbursement from the United Nations may apply for reimbursement of such taxes in accordance with the procedures set out in the present information circular.

II. United Nations policies on income tax reimbursement

A. Rationale for reimbursement of taxes levied on United Nations income

3. Most Member States, by acceding to section 18 (b) of the Convention on the Privileges and Immunities of the United Nations, have exempted United Nations staff members from national taxation of their official emoluments. A few Member States have not done so and staff members from those Member States may thus be required to pay taxes on their United Nations income. In the interest of equity, the General Assembly established a system to reimburse income taxes to those United Nations staff members who are required to pay taxes in respect of salaries or other emoluments they receive from the United Nations.

4. The purpose of the reimbursement system is to place United Nations staff members subject to taxation in the position they would have been in if their official emoluments were not taxed. Hence, it is intended neither to provide a benefit, nor to place the staff member at a disadvantage, in relation to other United Nations staff members who are not required to pay taxes to a Member State on their United Nations emoluments. United Nations staff regulation 3.3 (f) (i) stipulates that in no case shall the reimbursement by the United Nations exceed the final income taxes actually paid and payable in respect of a staff member's United Nations income.

B. Requirements for applications for reimbursement or for advances to pay estimated taxes

5. Staff members must submit to the Income Tax Unit, Room FF-300, the following:

(a) For reimbursement of 2007 federal, state or municipal taxes:

(i) A request for settlement of income taxes (United Nations form F.65 plus form F.65/A, if applicable);

(ii) A consent for the IRS to disclose certain tax return information to the United Nations (United Nations form F.243);

(iii) True, complete and signed copies of the relevant income tax returns and supporting information for the tax year for which reimbursement is requested, including a copy of the statement of taxable earnings;

(iv) For states other than New York, New Jersey, Connecticut, Washington, D.C., Maryland and Virginia, or for municipal authorities other than New York City or Yonkers, the tax rates and relevant instructions issued by the tax authority must be attached to the application.

(b) For advances to pay 2008 estimated taxes: a request for 2008 income tax advances (United Nations form F.65 plus form F.65/A, if applicable).

6. All applicable spaces on the F.65, F.65/A and F.243 forms must be filled in completely. The Income Tax Unit relies on such information, such as home address, e-mail address, office location and telephone extension, in order to facilitate communication with staff members. Information regarding the F.65 can be found at the back of the form that is included in the ST/IC circular. Every United States taxpaying staff member is required to read it carefully for successful completion of the form. Instructions are also included at the beginning of forms F.65, F.65/A and F.243.

Form F.65

7. By submitting form F.65, staff members authorize the United Nations to make federal and state tax advance deposits on their behalf. In signing form F.65, staff members certify and undertake very specific obligations listed on the form (see p. 32) as a condition of receiving reimbursements or advances. Failure to adhere to these obligations may result in: (a) suspension of issuance of further tax reimbursements; (b) recovery of amounts already advanced and/or paid; and (c) possible disciplinary action.

Form F.243

8. In completing and signing form F.243, a staff member consents to authorize the IRS to disclose certain tax information to the United Nations for verifying actual income taxes paid to the United States. This consent may be revoked within 75 days of signature. However, if consent is revoked, the staff member must immediately repay to the United Nations the entire amount of any tax reimbursements and advances for all the tax years to which the revocation applies. If repayment of any tax reimbursements and advances is not made promptly, these amounts may be deducted, pursuant to staff rule 103.18, from future payments by the Organization of salaries and other emoluments, including separation entitlements, and disciplinary action may also be taken as appropriate. Normally the completion of one form F.243 at the time of application for reimbursement will be sufficient for the whole year. However, staff members may be required to complete and sign another form F.243

at any time during the year if the original form F.243 is not deemed to be acceptable by the IRS.

IRS requirements regarding form F.243

9. Form F.243 must be filed with no changes or alterations except as specified in the directions at the bottom of the form, and must be submitted with an original signature. Faxed copies of completed form F.243 are not acceptable because they do not have an original signature. The use of correction fluid or any subsequent corrections to form F.243 are not permitted. Form F.243 must be completed in ink and is not acceptable in pencil. Please adhere to the standard **American** dating format of **month/day/year**, e.g., 06/15/2008, and not the normal United Nations format when completing form F.243. The IRS will not accept form F.243 if it does not follow the standard American dating format. If you are filing a joint return, your spouse's Social Security number must be on form F.243, whether your spouse is a staff member or not.

10. Any changes to form F.243 or non-adherence to the above requirements will result in the return of the tax reimbursement claim to the staff member and/or delays in the processing of the claim. In cases where a staff member has filed a claim for reimbursement of income taxes that must be returned by the Income Tax Unit because of an error or some other deficiency, the staff member will receive a notice of correction. If the staff member fails to respond to the notice of correction in a timely manner, there may be substantial delays in processing the reimbursement request, for which the United Nations will not accept any responsibility.

C. Obligation to minimize tax liability

11. In order to minimize the burden on the Tax Equalization Fund, of which the Secretary-General is the trustee, and on voluntary funds from which tax reimbursements may be made, a staff member claiming reimbursement is required to make maximum use of all adjustments to income, deductions and exemptions in order to minimize his or her tax liability. In claiming a reimbursement from the United Nations in form F.65 (Request for 2007 income tax settlement and 2008 income tax advances), a staff member, inter alia, certifies and agrees that he or she will minimize his or her taxes.

12. For married staff members, the filing of joint tax returns in most cases results in a lower tax liability both for the staff member and for the United Nations. Married staff members who are both United States taxpayers must use "Married filing jointly" status when filing their 2007 income tax returns. In addition, staff members who receive dependency benefits from the United Nations for their spouse **must** also file jointly. If (a) tax return(s) with filing status other than "married filing jointly" is/are submitted by a staff member in receipt of dependency benefits for a spouse, the final reimbursement of income taxes will be calculated using the greater of the standard deduction for married filing jointly for the tax year in question or the actual amount of the itemized deduction claimed. The "married filing jointly" tax rate will be used to calculate the taxes due. Filing of joint federal returns by citizens and resident aliens with spouses who are non-resident aliens is permitted. New York State income tax laws require that taxpayers who file joint federal returns must, with very few exceptions, file joint New York State returns.

13. Staff members are required to itemize deductions if these would exceed the standard deductions allowable. Staff members should refer to the specific instructions issued by the tax authorities for items of deductions allowed. If a staff member does not itemize deductions and it is determined by the United Nations that itemizing deductions would result in a lower tax, the tax returns will be returned to the staff member as **incomplete**, and he or she will be required to resubmit the returns with an itemized deduction schedule.

14. Staff members who have received United Nations dependency benefits for their relatives residing in the United States are required to claim the appropriate exemptions for the dependants, or provide an acceptable written explanation as to the reason for not doing so. Staff members who received dependency allowances for secondary dependants must claim the exemptions or provide an acceptable written explanation as to the reason for not doing so.

D. Issuance of tax cheques by the United Nations

15. Cheques issued as the final settlement or as advances for federal or state or municipal income tax liabilities attributable to United Nations earnings are made payable to the income tax authority. The staff member must forward any such cheques immediately to the appropriate tax authority. Cheques payable to a tax authority must **never**, under any circumstances, be deposited into a personal account.

16. **Failure to forward cheques made payable to the tax authorities promptly to the appropriate tax authorities may result in the suspension of the issuance of future tax payments. Depositing a cheque made payable to a tax authority into a personal account may result in the suspension of the issuance of future tax payments, recovery of amounts already advanced and/or paid and possible disciplinary action.**

17. An exception to the United Nations procedure of issuing cheques payable to the tax authorities will be made only if the staff member provides proof that full payment of income taxes has already been made at the time the claim is submitted. Proof of payment means copies of both sides of cancelled cheques made payable to the tax authorities or certified transcripts of taxpayer accounts. When a staff member provides such proof of prior payment at the time of submission of his or her claim, a cheque payable to the staff member will be issued. Any claims for reimbursement of income taxes that request a cheque made payable to the staff member but do not provide acceptable proof of payment will not be honoured.

18. The tax authorities require each taxpayer to enter his or her Social Security number on each cheque so that the tax authority can credit the cheque to the proper account. Staff members should verify that the Social Security number printed on the face of each tax cheque is correct. Married staff members should always write their own Social Security number on any cheque issued by the United Nations and not the Social Security number of their spouse. Staff members are urged to keep a record of the number of each tax cheque received from the United Nations. Copies of cancelled cheques can be obtained by providing the United Nations with the actual **cheque numbers** together with an acceptable justification for the request.

19. Tax cheques are generally issued approximately two weeks before the estimated tax payment and annual tax filing due dates. Staff members who expect to be on official travel or leave on the date that tax cheques are expected to be issued should make prior arrangements with their executive officers, so that they can send their cheques to the appropriate tax authorities before the due date. It is not possible for the Income Tax Unit to accommodate requests for early issuance of cheques.

E. Limitation on retroactivity of claims for reimbursement of taxes

20. The reimbursement of income taxes shall be deemed to be claimable by staff members on the last date on which their return for a particular year must be filed with the tax authority, without any extension of time for filing other than the automatic extension for staff serving abroad. In accordance with staff rule 103.15, no claims for reimbursement of taxes will be entertained beyond one year after that date, unless the United Nations accepts that there are extenuating circumstances. In such cases, a staff member may request that the time limit in staff rule 103.15 be waived, and support such a request with a written explanation for the delay. Staff members will be required to submit sufficient documentary proof of the actual tax returns filed with the respective tax authorities.

F. Policy regarding interest and penalties imposed by tax authorities

21. As the responsibility for filing complete, correct and timely tax returns and estimated tax payments with any amounts due is that of the individual taxpayer, the United Nations will not reimburse staff members for interest or penalties imposed by tax authorities on their United Nations earnings. There are three exceptions to this rule. The United Nations may reimburse late-payment and/or underpayment interest and penalty charges which arise from: (a) delays or incorrect written instructions or incorrect earnings data which are acknowledged by the United Nations as being the responsibility of the Organization; (b) extensions for staff members serving the United Nations outside the United States; or (c) underpayment of tax advances by the United Nations under the provisions of paragraph 51 (c), (d) and (e) below. The United Nations will not pay any late filing penalties under any circumstances.

G. Income tax assistance, inquiries and forms

22. Neither the United Nations nor the United Nations Joint Staff Pension Fund can (a) provide advice or assistance to staff members on tax matters other than in relation to the treatment of taxable United Nations earnings included in the Statement of Taxable Earnings, or (b) communicate directly with tax authorities on a staff member's behalf. **Under the provisions of staff regulation 1.2, staff members are not permitted to provide assistance in income tax matters to other staff members for remuneration without the prior approval of the Secretary-General.**

23. Should advice on non-United Nations-related aspects of income tax returns be needed, staff members should consult the appropriate income tax authorities or tax preparation services. Staff members may wish to obtain a free copy of

publication 17, entitled "Your Federal Income Tax (For Individuals)", which is issued annually by the IRS. Specific contact information on all general tax matters may be obtained by accessing the www.un.org/tax website.

24. Most forms required for filing federal and state returns are available from libraries, post offices and specialized government Internet sites. The Income Tax Unit will attempt to maintain a limited supply of a few basic forms outside room FF-300. These will be available to staff members on a first-come, first-served basis. However, most tax forms will have to be obtained directly from the appropriate tax authorities. Information about obtaining tax forms can be found by accessing the following website: www.un.org/tax.

H. Office to which settlement claims are to be submitted

25. All staff members requesting reimbursement of income taxes for the calendar year 2007 should submit completed applications to the Income Tax Unit of the Accounts Division, Room FF-300. The client service area is open daily for income tax inquiries from 1 p.m. to 4 p.m., except on Wednesday from 9.30 a.m. to 4 p.m. During the period from 1 to 15 April 2008, the client service area will be open for tax inquiries from 9 a.m. to 5 p.m. Inquiries may also be made by telephone ((212) 963-2949), fax ((212) 963-1544), e-mail (tax@un.org) or in person in room FF-300. Staff members outside the United States who need more information or assistance may contact the Income Tax Unit by e-mail, telephone, fax, letter or through the Internet (www.un.org/tax).

III. Procedures for reimbursement of federal, state and municipal income taxes for calendar year 2007

A. Computation of reimbursement

26. The method of computing the federal, state and municipal taxes payable on United Nations earnings and, thus, the amount that the United Nations will reimburse to a staff member is as follows: The tax attributable to United Nations salary and emoluments is considered to be the **difference** between: (a) the total tax payable for the year as shown in the copies of the tax return submitted by the staff member with the United Nations income (as shown on the statement of taxable earnings) **included**, and (b) the tax that would be payable if United Nations income were **excluded** from total income. The taxable amount of pension withdrawal settlement shown on the statement of taxable earnings for staff members who joined the Organization after 31 December 1979 will be treated as non-United Nations income in accordance with General Assembly resolution 34/165 of 17 December 1979 (see para. 93 below).

27. Both calculations (a) and (b) in paragraph 26 above use the **actual** income, loss, adjustments to income, total deductions and exemptions claimed by the staff member on his or her tax return(s) to arrive at the taxable income. With effect from the 2002 tax reimbursement, the limitation of itemized deductions and/or the deduction for exemptions that result(s) from including United Nations earnings in adjusted gross income is taken into consideration for the calculation of reimbursement of regular income tax or alternative minimum tax. The adjustment to

income for one half of the self-employment tax (see para. 60 below) is considered to be an adjustment to United Nations income to the extent that this self-employment tax is attributable to United Nations income. Additional deductions such as moving expenses may also reduce the United Nations income used in the calculation noted in paragraph 26 above. All tax credits available on the actual tax returns with United Nations income, such as education credits, child tax credit, earned income credit, child and dependant care credit, elderly and disabled credit, foreign tax credit, New York City school tax credit, various state and city tax credits, are also applied to reduce the total income tax liability without the United Nations income, which do not affect the calculations noted in paragraph 26 above.

B. Statement of taxable earnings

28. A staff member who is subject to United States taxes will receive a detailed statement of his or her United Nations taxable earnings for 2007 through his/her e-mail address on record in the tax system. The statement will be issued by 31 January 2008.

29. A staff member who is required to file a United States federal income tax return and who was payrolled at any time in 2007 by the Economic Commission for Africa, the Economic Commission for Latin America and the Caribbean, the Economic and Social Commission for Asia and the Pacific, the Economic and Social Commission for Western Asia, the United Nations Office at Nairobi, the United Nations Office at Geneva, the United Nations Office at Vienna, the Office of the United Nations High Commissioner for Refugees, the United Nations Relief and Works Agency for Palestine Refugees in the Near East or the International Tribunals in The Hague, will also receive a statement of his/her United Nations taxable earnings directly from the Income Tax Unit through his/her e-mail address and may obtain a copy from the finance office at that location. Staff members who were on the payrolls of more than one office during 2007 should receive a separate statement of taxable earnings from each office. Their total United Nations taxable income is the sum total from all such statements.

30. Staff members should note that at the bottom of the statement of taxable earnings there is a paragraph which explains that, since remuneration from an international organization is not subject to withholding, the United Nations is exempt from issuing a wage and tax statement (IRS form W-2) per se. While it is not a requirement of the IRS or state/local tax authorities, staff members may wish to attach a copy of the United Nations statement of taxable earnings to the income tax returns that they file with the appropriate tax authorities. A copy of the statement(s) of taxable earnings must be attached to the copy of the returns included with the request for reimbursement of taxes.

31. The following types of payments made by the United Nations to staff members during the calendar year 2007 are included in the statement of taxable earnings for 2007:

(a) Gross salary (before the deduction of staff assessment);

(b) Overtime, compensatory time and night differential;

(c) Post adjustment;

(d) Dependency allowance;

(e) Language allowance;

(f) Mobility and hardship allowance (including hazard pay, where applicable);

(g) Representation allowance;

(h) Education grant;

(i) Assignment grant;

(j) Travel on appointment and/or separation;

(k) Removal of household effects;

(l) Home leave travel;

(m) Rental subsidy;

(n) Termination indemnity and compensation in lieu of notice;

(o) Commutation of accrued annual leave paid at separation;

(p) Family visit travel;

(q) Repatriation grant;

(r) Death benefits;

(s) Education grant travel;

(t) Travel time.

The taxable portion of a partial or full distribution received from the United Nations Joint Staff Pension Fund (see paras. 91-93 below), along with any other taxable separation payments, will also be included in the statement. However, the taxable amount of the pension distribution is not considered as United Nations income eligible for tax reimbursement for those staff members who joined the Organization after 31 December 1979. United Nations daily subsistence allowance (DSA) and mission subsistence allowance (MSA) are not taxable earnings.

32. The total of all types of payments shown on the statement of taxable earnings is the amount that will be reported directly by the United Nations to the United States Internal Revenue Service and is the amount that should be reflected on the staff member's income tax returns. Every possible effort will be made to ensure that all taxable income items have been included in the statement of taxable earnings. However, even if some items have been omitted or reported incorrectly, it remains the responsibility of the staff member to include all taxable items on his or her tax return and to inform the Income Tax Unit and the finance office issuing the statement of taxable earnings of the amount and date received of any item omitted from or reported incorrectly on the statement of taxable earnings by 15 February 2008. United States taxpaying staff members who have not received their 2007 Statements of Taxable Earnings by 15 February 2008 should contact the Income Tax Unit.

33. United Nations emoluments are considered wages or earnings from employment and they must be reported as such on line 7 of IRS form 1040, "Wages, salaries, tips, etc.". United Nations earnings are not business income and should not be reported on IRS schedule C. Any claims for reimbursement using schedule C to

report United Nations earnings subject to income taxes will be returned to the staff member for correction.

C. Social Security numbers or individual taxpayer identification numbers

34. The United States Internal Revenue Service, in connection with the operation of its automatic data-processing program, requires that taxpayers indicate their Social Security number or individual taxpayer identification number (ITIN) on their tax returns for use as a taxpayer account number. Under the Internal Revenue Code, a penalty may be imposed for failure to supply an account or identification number, unless the taxpayer can show that the failure was attributable to reasonable causes.

35. Staff members who are liable to pay United States federal income tax should obtain a Social Security number or ITIN, even if they are not United States citizens or if their United Nations earnings are not otherwise subject to Social Security coverage. Staff members should file form SS-5 for a Social Security number or form W-7 for an ITIN. If a number has been applied for but not received by the due date for filing, the staff member should ask for an extension of time to file. A missing or incorrect Social Security number or ITIN may result in the tax authority applying stringent penalties. Therefore, staff members are urged to apply for and to provide the Internal Revenue Service with their Social Security number or ITIN.

D. Issuance of final 2007 tax payment cheques

36. Final tax reimbursement payments will be issued before the 15 April 2008 deadline to all staff members who submit complete claims for reimbursement of 2007 income taxes by the deadline of 3 March 2008. The lead time provided by the submission deadlines provides the Income Tax Unit the time required to process and pay all timely filed claims for reimbursement of income taxes in advance of filing deadlines. Staff members who submit their claims for reimbursement of 2007 income taxes after the United Nations submission deadlines are not assured that their claims will be reimbursed by their applicable income tax filing deadlines. Similarly, a staff member serving outside the United States who submits a complete and processable (see paras. 5 and 6 above) claim for reimbursement of 2007 income taxes on or before 1 April 2008 may expect the claim to be reimbursed in advance of the 16 June 2008 overseas filing deadline with the two-month automatic extension.

37. Staff members whose advances to pay estimated taxes for 2007 were less than their entitlement to tax reimbursement for 2007 will receive either one or two tax cheques for each return. When two tax cheques are received for a particular tax return, one of the cheques will be a cheque made payable to the tax authority and the other cheque will be a cheque made payable to the staff member.

38. All staff members who received advances to pay estimated taxes for the tax year 2007 must submit a copy of their final tax returns for 2007, together with form F.65 (Request for Settlement of Income Taxes), form F.65/A (if applicable) and form F.243 to the Income Tax Unit. If a staff member does not submit these by 15 September 2008, any tax advance payments which have been made to him or her **may be recovered from his or her salary** starting the following month.

E. Incomplete or incorrect applications

39. Forms that are not fully completed, signed and dated, and, in the case of requests for reimbursement of income taxes, are not complete, signed copy/copies of income tax return(s) will not be processed and will be returned to the staff member with a notice of correction. The Organization will not accept responsibility for delays in processing any incomplete application for reimbursement of income taxes.

40. In recent years, the use of computerized tax preparation packages has become widespread. Some of these packages include the electronic filing of tax returns with the tax authorities. The paper copies of tax returns generated from computer software can be accepted by the Income Tax Unit as the required copy of a staff member's return only if there is a fully printed description for each line number of the tax return comparable to the line descriptions on federal and state returns. Computerized tax return forms that contain only line numbers and amounts are **not** acceptable. Federal income tax returns must be prepared using IRS form 1040, and New York State resident returns must be prepared using New York State Department of Taxation and Finance form IT-201.

41. If the Income Tax Unit determines, in the course of processing a request for reimbursement, that an error has been made in a staff member's tax return(s), it will issue to the staff member a written notice of correction to be made to the tax return(s). Staff members should not, however, rely on the Income Tax Unit to detect errors. They remain fully responsible for filing correct returns with the tax authorities.

42. Staff members who receive notices of correction are required to certify that they have made the necessary changes to their tax returns and have submitted the corrected returns to the tax authorities. They must return the notice of correction to the Income Tax Unit along with a copy of the corrected return(s) which they certify have been sent to the tax authorities. The United Nations will not be responsible for any delays in the issuance of tax reimbursements because of the requirement for returning the notice of correction with a copy of the corrected return(s) to the Income Tax Unit.

43. In instances when staff members have already filed their returns with the tax authorities before the receipt of a notice of correction from the Income Tax Unit they must submit appropriate amended returns to the tax authorities and submit a copy of the amended return(s) to the Income Tax Unit.

F. Overpayment of tax advances

44. If a staff member has received advances to pay estimated taxes for 2007 from the United Nations which exceed his or her entitlement to reimbursement for the United Nations share of the total tax liability for 2007, the amount of excess reimbursement for 2007 will normally be considered by the United Nations to be estimated tax payments for 2008. The total amount of new advance payments made for 2008 estimated taxes will be reduced accordingly. Such excess amounts are indicated on the transmittal statement accompanying 2007 reimbursement cheques and/or 2008 advance deposits. Any such excess payments for 2007 will be deducted from the first-quarter tax advance deposit for 2008 and, if necessary, from subsequent quarterly tax advance deposits.

45. In such cases, staff members should be aware that they may incur penalties and interest if the total amount of estimated tax payments for 2008 are significantly underpaid as a result of the reduction in the 2008 advance deposits made by the United Nations. Staff members will need either to designate on their 2007 tax returns a portion of any 2007 overpayment(s) as an estimated payment for 2008 and/or to make additional estimated tax payments for 2008 directly. Staff members paying self-employment taxes on United Nations earnings should pay particular attention to the effect of any United Nations overpayment of 2007 federal estimated taxes on payments credited to their 2008 federal taxpayer account.

46. In certain instances, United Nations advances received to pay estimated taxes for 2007 may have greatly exceeded the staff member's total taxes due and the staff member is eligible for an unusually large refund from the tax authority. Overpayments of 2007 estimated taxes in excess of twice the amount of 2007 income taxes due on United Nations earnings are considered to be unusually large refunds. In these instances, most or all of the potential refund is due to and payable to the United Nations, and this excess payment for 2007 by the United Nations cannot be recovered in a reasonable time by the normal method of reducing the staff member's 2008 tax advances. In such circumstances, the staff member **must request a full refund** on his or her 2007 tax return, endorse the refund cheque to the United Nations when it is received and return it to the Income Tax Unit. The Income Tax Unit will then issue another cheque made payable to the staff member for whatever portion of the total 2007 refund was not due to the United Nations. Any such unusually large refunds from a tax authority, which are attributable to a significant overpayment of tax advances by the United Nations and which are not returned to the Income Tax Unit within 90 days of the required filing date of the tax return, will be subject to immediate recovery from salary or final separation payments. A staff member who is uncertain whether a large refund from a tax authority must be treated in this fashion should consult with the Income Tax Unit.

G. Timely filing of tax returns

47. **Whether or not United Nations final reimbursement cheques or payment advices are received by the filing deadline of 15 April 2008, staff members must file their returns on time with the appropriate tax authorities unless they have filed a request for an extension to file.** Staff members serving outside the United States have an automatic two-month extension and must file their federal income tax returns by 16 June 2008 or apply for an extension. Filing an extension request with the United States tax authorities will avoid the substantial penalties for failure to file the tax return within the time prescribed by law. If the tax return is filed without full payment, the IRS and other tax authorities will levy a charge for the failure to pay the tax or portion thereof when due. Staff members may wish to refer to IRS notice 433 for further information about notice, penalties and interest. In this connection, the staff member is responsible for his or her share of the tax due and any interest and penalty related thereto. If, despite full compliance by the staff member with the procedures set out in the present information circular, the United Nations payments were not received in a timely fashion, a claim for reimbursement of any late payment interest and penalties levied will be considered in accordance with the provisions of paragraph 21 above. The United Nations will not, however, pay any late filing penalties under any circumstances.

IV. Advances for estimated federal, New York, Washington, D.C., Virginia or Maryland and New York City or Yonkers income taxes for calendar year 2008

48. A staff member who will be liable to pay federal, state or municipal income taxes for 2008 is required to file, by 15 April 2008, a declaration of estimated tax on his or her estimated 2008 income, including salary and emoluments to be received from the United Nations. Instructions regarding the filing of the declaration of estimated income tax, showing how and when payments are to be made, can be found on IRS tax form 1040-ES, New York tax form IT-2105, New Jersey tax form NJ-1040ES, and Connecticut form CT-1040ES.

49. Staff members should be aware that, in order to avoid the penalty for underpayment of estimated taxes for 2008, in most circumstances they will be required to pay in equal quarterly instalments as estimates of their 2008 federal tax the lesser of: (a) 100 per cent of their actual 2007 tax liability (including the self-employment tax); or (b) 90 per cent of their estimated 2008 tax liability (including the self-employment tax).

50. **It is the responsibility of staff members to include on their estimated tax forms, estimates of additional taxable income from sources other than the United Nations and to pay the estimated tax due thereon, including their share of self-employment tax (Social Security contributions).**

51. The United Nations assists staff members in meeting their estimated tax obligations on United Nations income by issuing quarterly tax advances to staff members on request and under the conditions prescribed below:

(a) A request for the issuance of advances to pay 2008 estimated income taxes is made by completing the appropriate section of form F.65, normally completed at the same time as the request for the 2007 final tax reimbursements;

(b) No advances will be issued to pay 2008 estimated income taxes to any staff member who has received advances to pay 2007 estimated income taxes but whose 2007 tax reimbursement has not been settled;

(c) No advances will be issued to staff members who are working under an initial appointment contract with the United Nations which is less than six months or under a WAE (When Actually Employed) contract. The United Nations will be prepared to reimburse any penalty incurred by staff members related to underpayment of estimated taxes on such United Nations income;

(d) Staff members who have separated from the United Nations will receive no additional advances. In some instances, retiring staff members who joined the Organization before 1 January 1980 will receive taxable lump-sum pension payments or other taxable distributions that will require additional estimated payments to be made to tax authorities. The United Nations will not issue tax advances for these distributions but will be prepared to reimburse any penalty incurred by the staff members related to the reimbursable portion of the United Nations payments;

(e) Advances may be reduced or eliminated for staff members on mission or assignment outside the United States who are deemed to qualify for the foreign earned income exclusion by the Income Tax Unit, as discussed in paragraphs 69

to 75 below. The United Nations will reimburse any resulting penalty incurred by the staff members related to underpayment of estimated taxes on United Nations income that resulted from such reduction or elimination of tax advances by the United Nations;

(f) The amounts of the estimated tax advances issued by the United Nations will be determined by the Income Tax Unit. They will normally be based either on earnings received from the United Nations in 2008 or on the amount of taxes paid on United Nations income for the full year 2007 plus the United Nations portion of the Social Security (self-employment) taxes expected to be paid for 2008, if any;

(g) All tax advances issued during 2008 will be applied against the amount calculated as reimbursable by the United Nations for the year 2008.

52. Estimated taxes are payable to the tax authorities in four quarterly instalments due on 15 April 2008, 16 June 2008, 15 September 2008 and 15 January 2009. Advances for the first quarterly instalment of the 2008 taxes will be issued before the 15 April 2008 due date, and those for subsequent quarterly payments will be issued before the above-mentioned due dates.

53. Federal and New York State tax advances are deposited directly with the IRS and New York State for credit to the staff member's individual accounts as estimated tax payments. In exceptional cases, where electronic payments are not possible, tax advance cheques payable to the tax authorities may be issued.

54. Any advances for Washington, D.C., Virginia or Maryland State/city estimated taxes will be made by cheques made payable to the staff member. The staff member should either endorse the cheque and send it promptly with the proper form to the appropriate state/local tax authority or deposit the cheque in his/her personal account and issue a cheque to pay for the estimated tax, whichever is appropriate. The United Nations does not issue advances for estimated taxes for states other than New York, Washington, D.C., Virginia and Maryland, but will reimburse any penalties and related interest that may be levied by other state tax authorities as a consequence of late payments or underpayment of estimated taxes.

55. Staff members whose tax advance payments for estimated federal and/or state taxes in 2007 were made to the IRS and state will be notified of the amount on the 2007 statement of taxable earnings.

56. Staff members whose tax advance payments for the United Nations share of their estimated federal taxes are made by direct deposit with the IRS will, in many cases, still have to make additional estimated tax payments directly to the IRS each quarter, using IRS form 1040-ES payment vouchers. Staff members who are United States citizens serving in the United States are required to pay Social Security contributions on their United Nations earnings. They will therefore need to make estimated federal tax payments for their own share of Social Security (self-employment) taxes due and may be penalized for underpayment of estimated taxes if they do not. All staff members with taxable income from sources other than the United Nations may need to make additional estimated federal tax payments each quarter as well.

V. Social Security contributions (self-employment taxes)

57. It is mandatory that all United States citizens report any self-employment income and pay the appropriate self-employment tax. United States citizens (but not resident aliens ("green card" holders) who have signed the waiver) who are serving in the United States have Social Security coverage while employed by the United Nations. United States citizens serving abroad do not, except as indicated in paragraphs 86 and 87 below, have Social Security coverage; they are not subject to self-employment tax, nor can they obtain Social Security coverage by voluntary payments.

58. United States citizens working for the United Nations and serving in the United States are taxed on United Nations earnings for Social Security contribution purposes **as if they were self-employed**. Their Social Security contribution on the gross amount of United Nations taxable income for 2007 must be calculated using IRS schedule SE (self-employment tax). This does not imply, however, that United Nations emoluments should be reported as business income on IRS schedule C (see para. 33 above).

59. The General Assembly has approved payment of the difference between the total amount of self-employment (Social Security) tax United States citizens are required to pay as United Nations staff and the amount they would have to pay themselves as employees of a taxable employer in the United States. On this basis, the United Nations will normally reimburse one half of the self-employment tax due on the United Nations taxable earnings as calculated on IRS schedule SE.

60. United States citizens employed by the United Nations in the United States must complete schedule SE to report their self-employment tax on their United Nations income. The self-employment tax is claimed as an adjustment to income on the staff member's federal return and on some state returns. The amount of the adjustment to income is one half of the total self-employment tax reported on schedule SE. This adjustment to income must be reported on line 27 of IRS form 1040 and, if applicable, on line 17 of New York State form IT-201 or IT-203.

61. An individual's total estimated tax is defined as the sum of his or her estimated income tax and estimated self-employment tax. This means that a United States citizen employed by the United Nations in the United States is required to pay his or her self-employment tax on a quarterly basis. The payment of any balance of the self-employment tax in respect of the year 2007 will be due on or before 15 April 2008, together with the federal income tax return.

62. Completing form F.65 and attaching a completed copy of IRS schedule SE with the submitted tax return is required in order to apply for reimbursement of the United Nations portion of Social Security contributions (self-employment tax) owed. The amount due from the United Nations in respect of Social Security contributions (self-employment tax) is automatically included in the quarterly advances issued by the United Nations for payment of estimated United States federal income tax. The amount of self-employment tax included in the quarterly advances will be specifically indicated on the transmittal statement.

63. Quarterly payments by staff members for their own share of self-employment taxes should normally equal the amounts paid by the United Nations. Such payments can be made electronically by enrolling with the IRS Electronic Federal

Tax Payment System (EFTPS) online at http://www.eftps.gov. Alternatively, cheques can be mailed directly to the IRS using payment vouchers (IRS form 1040ES).

64. Normally advances of estimated taxes for the current tax year, including the United Nations share of Social Security contributions, are based on the amount of the final reimbursement paid for the immediately preceding tax year. United States citizens who joined the United Nations during the immediately preceding tax year or served outside the United States must inform the Income Tax Unit, New York, so that any adjustments to the Organization's share of Social Security contributions can be made in respect of the current tax year.

VI. Special provisions and procedures applicable to staff members assigned to a United Nations office outside the United States during 2006, 2007 or 2008

A. General comments

65. The United States tax regulations for taxpayers who are or have been outside the United States recently for long periods of time are complicated; United Nations tax reimbursement procedures necessarily reflect that complexity. Staff members with questions about these procedures, particularly those currently stationed outside the United States, should not hesitate to seek assistance from their professional tax preparers and if necessary from the Income Tax Unit (see front page for contact information).

66. Staff members who are stationed outside the United States on or after 1 February 2008 are expected to meet the deadlines and requirements discussed in the following paragraphs. To the maximum extent possible, the deadlines and other requirements have been designed to allow such staff members additional time to comply with them. Staff members who are unable for any reason to comply with the filing deadlines or other requirements should file extension requests with the relevant tax authorities and must notify the Income Tax Unit promptly and provide a written explanation of the circumstances.

B. Filing deadlines

67. In the case of United States citizens or residents who, on 15 April 2008, are living outside the United States and whose post of duty is outside the United States, the IRS grants such taxpayers an automatic two-month extension to 16 June 2008 for the filing of income tax returns for 2007. This extension to file is granted automatically, but a written statement certifying that the staff member is outside the United States must be attached to the return. Interest and late-payment penalties are charged on any tax payments owed and received after 15 April 2008. Please note that state tax authorities do not normally grant an automatic extension of time to file for overseas taxpayers. Staff members applying for an extension to file 2007 federal income tax returns must apply separately for extensions to file any required state returns.

68. The United Nations takes this automatic filing extension into consideration by granting those staff members serving outside the United States on or after

1 February 2008 an additional month to submit their request for settlement. These staff members should submit a claim for tax reimbursement as soon as possible, but **not later than 1 April 2008**. The United Nations will pay any late payment and/or underpayment interest and penalties that may have accrued as a result of this extension either to the date of payment of any unpaid taxes on United Nations income or to **16 June 2008**, whichever is earlier. The United Nations will not pay any late filing penalties under any circumstances.

C. Foreign earned income and housing cost exclusions

69. In certain circumstances, the federal government and many states allow some or all income earned outside the United States to be excluded from total income before it is taxed. To be eligible, a staff member must first meet the tax home test. Then, the staff member must meet either the **physical presence test** or the **bona fide residence test** as noted below. If qualified, the staff member **must** elect to exclude in one or more taxable years foreign earned income attributable to the period of residence outside the United States:

(a) To qualify for this foreign earned income exclusion under the **physical presence test**, a staff member must be physically outside the United States for at least 330 full days during any period of 365 consecutive days. A full day is defined as the 24-hour period that starts at midnight. The 330 full days may be interrupted by periods in the United States;

(b) In order to qualify for this foreign earned income exclusion under the **bona fide residence test**, the staff member must be either a United States citizen or a United States resident alien who is a national of a country with which the United States has an income tax treaty in effect, and be a **bona fide** resident of a foreign country, or countries, for an uninterrupted period that includes a complete tax year, 1 January through 31 December. The determination whether a staff member is a **bona fide** resident of a foreign country involves his or her intention with regard to the length and nature of the stay. Generally, if a staff member goes to a foreign country for a definite, temporary purpose and returns to the United States after it is accomplished, he or she is **not** a **bona fide** resident of that country. If accomplishing the purpose requires an extended, indefinite stay, and a staff member makes his or her home in the foreign country, he or she may qualify as a **bona fide** resident.

70. Most staff members on mission who qualify for the foreign earned income exclusion do so under the **physical presence test** because they have been on assignment for the United Nations outside the United States for 330 days during any consecutive 365-day period. Some staff members who have not yet been outside the United States long enough by early 2008 to qualify for the exclusion are likely to qualify later in 2008 when their assignment has carried on for a year or so. The specific 365-day consecutive period during which a staff member is outside the United States for at least 330 full days is the **qualifying period** for the foreign earned income exclusion. Very often the **qualifying period** will cut across two calendar years and will therefore affect the staff member's tax returns for both years.

71. Staff members who have completed an assignment of more than 330 days outside the United States or who are likely to do so by the end of 2008 should contact their tax preparers and, if necessary, the Income Tax Unit to find out

whether they qualify or will qualify to claim the foreign earned income exclusion. Staff members who have been on mission or assignment outside the United States during 2006, 2007 or 2008 must complete form F.65/A as a supplement to form F.65 in order to help the Income Tax Unit to determine whether or not the staff members have qualified or are likely to qualify for the exclusion. It is suggested that staff members consult IRS Publication 54, which deals with foreign earned income exclusion in great detail.

72. The maximum amount of foreign income which can be excluded is $85,700 per person for tax year 2007. In most cases the amount of the maximum foreign earned income exclusion for a particular tax year is reduced in proportion to the number of days in a staff member's **qualifying period** that fall outside that tax year.

73. Some staff members who qualify for the foreign earned income exclusion will also qualify for excluding and/or deducting an additional amount based upon foreign housing costs. Staff members who are eligible (see IRS form 2555 instructions for further details) must take the full housing cost exclusions and/or deductions permissible. These housing expenses include rent, utilities (other than telephone charges), real and personal property insurance, non-refundable fees paid to obtain a lease, rental of furniture and accessories, residential parking and household repairs. See IRS Publication 54 for more details.

74. If a staff member qualifies for federal income tax purposes for the foreign earned income exclusion for United Nations income earned outside the United States, such income can and must also be excluded from New York State, Connecticut, New York City and Yonkers income, if applicable. There is no foreign earned income exclusion allowed, however, as a reduction to New Jersey or Pennsylvania income.

75. In calculating a staff member's tax reimbursement with respect to United Nations income, any foreign earned income exclusion available and any housing costs exclusion will be applied against the staff member's United Nations earnings to the extent that these deductions resulted from the period of his or her service with the Organization.

D. Filing procedures for staff members who have qualified for or are likely to qualify for the foreign earned income exclusion for 2007

76. Staff members who by 15 April 2008 already qualify for the foreign earned income exclusion for all or part of 2007 because the end of their **qualifying period** has already been reached must claim the exclusion for 2007 by completing IRS form 2555, "Foreign earned income", and including it with their completed federal tax return. All federal tax returns which include IRS form 2555 (including amended returns) must be sent to Internal Revenue Service Center, Austin, Texas, 73301-0215, no matter what IRS filing centre is normally used.

77. Staff members on mission or assignment outside the United States since 2007 who have not yet qualified for the foreign earned income exclusion but who anticipate it is likely that they will be outside the United States for 330 days during a **qualifying period** that will end between 15 April and 30 September 2008 **must** take advantage of the IRS provision that allows them to postpone filing their 2007

tax returns until such time as they expect to qualify for the foreign earned income exclusion for some portion of 2007.

78. Staff members postponing their tax filing for 2007 for the above-mentioned reason who anticipate that they will not qualify for the foreign earned income exclusion by 16 June 2008 (the extended filing date automatically granted by the IRS to taxpayers physically out of the United States on 15 April) should file IRS form 4868, "Application for extension of time to file U.S. individual income tax return". This form should be sent to Internal Revenue Service Center, Austin, Texas, 73301-0215 no later than 15 April 2008. Staff members must also notify the Income Tax Unit that they have postponed filing with the IRS and accordingly will not be able to meet the Income Tax Unit's 1 April 2008 deadline for submission of settlement claims for 2007 and will, thereby, be exempt from the provisions of paragraph 38 of the present information circular.

79. Staff members who qualified for the foreign earned income exclusion for 2007 may in some cases have received tax advances for 2007 substantially in excess of the United Nations share of their total tax liabilities. Staff members in this situation should refer to paragraphs 44 to 46 above on overpayment of tax advances.

E. Requirements for amended tax returns in certain circumstances

80. Staff members on mission or assignment outside the United States in 2007 who have not yet qualified for the foreign earned income exclusion for 2007 and who do not expect to qualify by 30 September 2008 must submit their settlement claim for 2007 to the Income Tax Unit by the regular deadline of 1 April 2008 and file their 2007 returns on time with the tax authorities. Should they subsequently qualify for the foreign earned income exclusion with a **qualifying period** that includes any portion of 2007, an **amended return** or returns for 2007 must be filed with the tax authorities within 90 days of the end of the **qualifying period**.

81. Similarly, staff members who were on a mission or an assignment outside the United States which qualified them for the foreign earned income exclusion with a **qualifying period** that included part or all of **2006 or any prior tax year** and who have not already claimed the exclusion on that year's income tax return(s) must file an **amended return** or returns with the applicable tax authorities within 90 days of the end of the qualifying period.

82. A copy of any amended return(s) to claim the foreign earned income exclusion must be submitted to the Income Tax Unit at the time of the filing with the tax authorities. Since the foreign earned income exclusion on returns amended for this reason relates to United Nations income for which the United Nations has already provided tax reimbursement, most or all of the refund received will be due to the United Nations. Upon receipt of the refund cheque, staff members must within 30 days bring or send it to the Income Tax Unit for settlement of the balance due to the United Nations.

83. If the Income Tax Unit determines that a staff member has qualified for the foreign earned income exclusion for a past year which would require the staff member to file an amended return for that year, a notification will be sent to the staff member informing him or her of the need to file the amended return(s). If, after 90 days following the date of the notification, the staff member has not submitted a

copy of the properly amended return as filed with the tax authorities, the amount of tax reimbursement made by the United Nations for that year may be **recovered from the staff member's salary** starting the next month.

F. Tax advances for staff members on mission or assignment outside the United States

84. Tax advances for 2008 for staff members who have qualified or are likely to qualify for the foreign earned income exclusion in 2008 will be issued solely on the basis of any estimated United Nations income in excess of the exclusion amount projected by the Income Tax Unit. If for any reason the staff member does not later qualify for the exclusion, the United Nations will, in addition to reimbursing the tax actually due, pay any penalties due as a result of the underpayment of the United Nations share of estimated taxes due.

85. Staff members who are newly assigned in 2008 to missions or offices outside the United States for a period of six months or longer must notify the Income Tax Unit of their assignment prior to their departure. No further tax advances will be issued to staff members who begin an assignment of six months or longer outside the United States prior to 16 August 2008 if the advances paid already exceeded the updated estimated tax liability. Staff members who return from assignment outside the United States in 2007 or 2008 should notify the Income Tax Unit in order to determine if the issuance of quarterly estimated tax payments needs to be reinstated or the amount increased.

G. Special provisions governing Social Security

86. United States citizens serving abroad (whether or not they qualify for the foreign earned income exclusion) do not have Social Security coverage and generally pay no self-employment taxes. However, to the extent that they spend time on official duty in the United States, their earnings for each such period are subject to the self-employment tax, which will be partially reimbursed by the United Nations in accordance with paragraphs 57 to 64 above.

87. The earnings subject to self-employment tax for each such period should be calculated by multiplying the number of working days spent in the United States (including the days of arrival and departure) by the daily rate of remuneration (calculated as a fraction of the then prevailing monthly rate), consisting of gross base salary, post adjustment and any salary allowances paid during the applicable period. The minimum amount of income that must be reported for self-employment/ Social Security purposes in any year is $400.

VII. Special provisions relating to staff members who have already separated from the United Nations or who are expected to separate from the United Nations in 2008

88. When a staff member leaves the Organization for any reason, he or she is still required to follow the procedures for requesting tax reimbursement for the last year in which he or she received compensation from the United Nations. Staff members

who separated or received final payment during 2007 are required to file the application forms with copies of their 2007 returns by the normal 2008 deadlines.

89. Staff members payrolled outside Headquarters must inform the Income Tax Unit in New York of the date of their separation from the Organization in advance.

90. When a staff member who has received tax advances leaves the Organization before the end of a year, the Income Tax Unit estimates the amount of reimbursement for taxes owed to the staff member for the partial year worked and compares it to the amount of advances already received. If the amount of the advances already received exceeds the estimated reimbursements owed, the difference is subtracted from the staff member's final payment. Staff members who plan to leave the Organization and who wish to avoid such a deduction from their final payment should consult the Income Tax Unit as soon as possible to reduce the amount of the tax advances they would otherwise receive.

91. United Nations Joint Staff Pension Fund payments to retired or separated staff members may include withdrawal settlements or partial lump-sum distributions, which include the staff member's own contributions to the Pension Fund, and may include the Organization's contributions and the interest earned. The Organization's contributions and the interest earned are taxable income to the staff member when received by the staff member.

92. The taxes on these Pension Fund payments may or may not be reimbursed by the United Nations, depending on the staff member's period of service. Retired or separated staff members who joined the Organization prior to 1 January 1980 and have served continuously since joining until retirement or separation are entitled to reimbursement for income taxes paid on partial or full lump-sum pension payments and withdrawal settlements received. Taxes that may be due on periodic pension payments are not reimbursable. Staff members who receive withdrawal settlements or lump-sum payments should make sure to include the taxable amount as part of the taxable income on their returns in the year the lump-sum payment is received. The United Nations will not reimburse any future taxes payable on such distributions if the income tax liability for these amounts is deferred to future years because the staff member has "rolled over" the payments into another qualifying pension plan or an individual retirement account (IRA).

93. The General Assembly, in its resolution 34/165 of 17 December 1979, decided that staff members who joined the United Nations after 31 December 1979 would not be entitled to reimbursement for income taxes paid on partial or full lump-sum payments and withdrawal settlements received. Such staff members, who do not qualify for reimbursement, may wish to investigate roll over options within 60 days of receipt into another qualifying pension fund or into an IRA so that taxes on the payments are deferred until distributions are received in later years.

94. It is the personal responsibility of separating staff members to inform the appropriate offices of any pension-related information that may be relevant to the preparation of their statements of taxable earnings. For staff members who were/are permanent residents, partial or full lump-sum payments and withdrawal settlements pertaining to the period of service prior to signing the waiver are not taxable and will not be included in the taxable portion of pension lump-sum payments. If the statement of taxable earnings does not include the taxable portion of any lump-sum payment or withdrawal settlement received, a staff member is nonetheless required

to include the correct amount in his or her taxable income reported to the tax authorities and to inform the Income Tax Unit.

95. Staff members who have separated from the United Nations will receive no further tax advances. Taxable lump-sum payments or withdrawal settlements will often require additional estimated tax payments to be made to avoid penalties. The United Nations will not issue additional advances for such separation distributions but will be prepared to reimburse any late payment and/or underpayment penalty and interest incurred by staff members related to the reimbursable portion of the United Nations payments.

United Nations Nations Unies

ST/IC/2008/7

Request for 2007 income tax settlement and 2008 income tax advances

Part 1. Personal data (please print)

Staff member

Index No.: _____

Last name: _____

First name: _____

Social Security No.: _____

Organization: ☐ UNHQ ☐ UNDP ☐ UNICEF ☐ Other: _____

Visa status since 1 January 2007:

☐ US citizen ☐ US permanent resident (PR) and have signed the waiver*

Changed to: ☐ US citizen ☐ US PR ☐ G4 on __/__/2007

Current duty status:

☐ Active ☐ Separated on __/__/____ ☐ Other _____

Office: Rm No. _____ Tel. _____

Home / Cell. Tel: _____

UN e-mail: _____

Personal e-mail**: _____

Mailing address: _____

☐ I am currently on peacekeeping mission and I choose to have the cheques sent to the address above

☐ I have been assigned to an overseas duty station during 2006, 2007 and 2008. I have completed and included form F.65/A

Spouse

(Fill this part if spouse's UN emoluments are subject to US income taxes)

Index No.: _____

Last name: _____

First name: _____

Social Security No.: _____

Organization: ☐ UNHQ ☐ UNDP ☐ UNICEF ☐ Other: _____

Visa status since 1 January 2007:

☐ US citizen ☐ US permanent resident (PR) and have signed the waiver*

Changed to: ☐ US citizen ☐ US PR ☐ G4 on __/__/2007

Current duty status:

☐ Active ☐ Separated on __/__/____ ☐ Other _____

Office: Rm No. _____ Tel. _____

Home / Cell. Tel: _____

UN e-mail: _____

Personal e-mail**: _____

Mailing address: (If different from spouse) _____

☐ I am currently on peacekeeping mission and I choose to have the cheques sent to the address above

☐ I have been assigned to an overseas duty station during 2006, 2007 and 2008. I have completed and included form F.65/A

* Form I-508, "Waiver of Rights, Privileges, Exemptions and Immunities".

** To be used to contact staff member after separation.

Part 2. Tax advances data (complete ONLY if you are requesting 2008 estimated tax advances)

I am requesting estimated tax advances for ☐ Federal ☐ Self-Employment ☐ State ☐ NY City ☐ Yonkers

Total number of federal exemptions on form 1040: _____ Expected non-UN earnings in 2008: $ _____

I expect to use ☐ Standard deduction ☐ Itemized deduction $ _____ on my federal and _____ on state tax returns.

☐ I have/plan to move in/out of NY City/Yonkers from _____ to _____ on the following date: _____

☐ I plan to separate / retire on: __/__/ 2008.

(over)

F.65 (1-08)

Part 3. Declaration

For staff member(s) requesting 2008 income tax advances and/or 2007 income tax settlement

1. I certify that any cheques made payable to a tax authority received from the United Nations in response to my requests for tax advances or reimbursements will be transmitted promptly to the tax authorities named on the cheques solely to meet my income tax obligations and will never be deposited into a personal account.

2. I certify that I will provide the United Nations, upon request, with acceptable proof of taxes paid or other documents or information as may be required to verify my tax liabilities.

3. I certify that I will refund to the United Nations any overpayment of tax reimbursements or advances, together with any interest received as a result of any such overpayment made by the United Nations.

4. I authorize the United Nations to make estimated tax advance deposits on my behalf to the federal tax authorities through the Electronic Federal Tax Payment System (EFTPS) and to the state/local tax authorities.

5. I authorize the United Nations Income Tax Unit to obtain information on my pension fund withdrawals from the United Nations Joint Staff Pension Fund.

For staff member(s) requesting 2007 income tax settlement

6. I certify that any settlements which I have received from the United Nations for the purpose of meeting income tax liabilities of previous years have been paid by me to the appropriate tax authorities and that no part of such money has been refunded to me by the income tax authorities which I have not refunded to the United Nations.

7. I certify that the signed copies of my income tax returns for 2007, which are attached, are **true, correct and complete copies** of final returns, that they correctly reflect my tax liabilities for 2007 and that they are the basis on which settlement for 2007 taxes are requested.

8. **I certify that the information contained in the attached income tax returns is identical to that contained in the corresponding submission to the tax authorities. I understand that false certification constitutes misconduct leading to appropriate disciplinary sanctions under the Staff Rules and Regulations.**

9. (For United States citizens stationed in the United States only) I certify that, as a United States citizen, I am subject to United States self-employment tax on my United Nations earnings and that I am entitled to the difference between the amount of the Social Security tax I am required to pay as a United Nations staff member and the amount I would have to pay as an employee of a taxable employer. I have reported my self-employment tax on my United States income tax form 1040, and I have attached to my return a copy of schedule SE.

10. I certify that I have minimized my income tax for 2007 by utilizing all adjustments to income, deductions and exemptions to which I am entitled, including the itemizing of deductions if they exceed the standard deduction allowable.

11. If I have received United Nations dependency benefits for relative(s) residing in the United States, Canada or Mexico, I certify that I have claimed these relative(s) as dependant(s) on my income tax returns or I have provided acceptable explanation as to why not.

12. I certify that I will notify the United Nations within 30 days if for any reason it is necessary for me to file an income tax return which is different from the returns I have herewith submitted and will furnish a copy of the new return to the United Nations.

13. I certify that I will notify the United Nations within 30 days of any amended returns subsequently filed or any change in my tax liability which might require adjustment of the tax payments received in any year.

14. I have completed in full, signed, dated currently, and attached an **original** of form F.243 (1-08).

All information contained herein certified true and correct

Staff member's signature	**Spouse's signature** (Sign only if receiving United Nations emoluments which are subject to the United States income tax)
Date:	Date:

Send to: United Nations, Income Tax Unit, Rm FF-0300, 304 East 45th St., New York, NY 10017, United States of America, with required documents.

F.65 (1-08)

United Nations Nations Unies

Request for settlement of income taxes (supplementary information to form F.65)

To be completed by each staff member on mission or assignment outside the United States during 2008, 2007 and/or 2006

Index No.: | | | | | | |

Last name: _____

First name: _____

Staff members who have been on mission or assignment outside the United States for a substantial period may qualify for foreign earned income exclusion for the federal and some state income taxation. The maximum exclusion for 2007 is $85,700.00 per person. Detailed information about the exclusion of foreign earned income can be found in IRS Publication 54 and the instructions for IRS form 2555, which must be completed and attached to the tax returns of staff members who qualify for the exclusion.

It is necessary to complete this form in order to help the Income Tax Unit to determine whether or not you have already qualified or are likely to qualify for the foreign earned income exclusion for tax years 2006 and/or 2007. The data for 2007 are also essential for United States citizens who, while on assignment outside the United States, are subject to self-employment taxes to the extent that they spend time in the United States on official duty. Please use digits to represent the month and follow the international dating convention of **day/month/year** when completing this form.

☐ I am currently outside the United States on mission or assignment.
My most likely return date to an assignment in the United States is: ___ ___ ___ (Day Month Year)

☐ I have indicated below each different period from 1 January 2006 to the present during which I was outside the United States, and if necessary, I have attached an additional copy of this form for more entries.

Date(s) departed from US (Day Month Year)	Date(s) returned to US (Day Month Year)	Number of full-days overseas

Certified true and correct:

Date: ___ ___ ___ (Day Month Year) Signature: _____

F.65/A (1-08)

Consent for the Internal Revenue Service to disclose tax return information to the United Nations

Information contained in United States federal income tax returns is confidential and, except as authorized by the Internal Revenue Code, may not be disclosed to any person. Taxpayers may authorize the Internal Revenue Service to release this confidential tax return information to persons otherwise not entitled to receive such information.

The purpose of this consent is to authorize the Internal Revenue Service to disclose certain confidential tax information to the United Nations to assist the United Nations in verifying the United States income taxes you paid on your earnings from the United Nations. The United Nations will use this information in connection with its programme of reimbursing income taxes paid on United Nations emoluments, pursuant to staff regulation 3.3(f). The Internal Revenue Service has no involvement in such verification aside from processing any consents received from taxpayers and disclosing information in accordance with the terms of such consents. The United Nations will pay the fees incurred in processing the present consent.

You may revoke the present consent by writing to the Internal Revenue Service at:

RAIVS Team
310 Lowell St.
Stop 679
Andover, MA 01810

The Internal Revenue Service will honour no consent if a written revocation is processed at the designated address prior to a disclosure being made.

Consent by staff member

I, _____ hereby authorize
NAME OF STAFF MEMBER

the Internal Revenue Service to disclose to the United Nations tax information including a transcript of my federal income tax account(s) for 2007, 2006, 2005 and 2004. The return(s) was/were filed under the name(s) of
(Cross out only those year(s) during which you were NOT a United Nations staff member.)

_____
NAME(S) UNDER WHICH 2007 IRS FORM 1040 FILED

at: _____
ADDRESS AS ON 2007 IRS FORM 1040 FILED

showing my Social Security number _____ and that of my spouse _____
IF APPLICABLE

If I revoke this consent, I authorize the Internal Revenue Service to disclose a copy of my revocation, or the fact that I have revoked, to the United Nations.

I request the Internal Revenue Service to transmit the above information to:

United Nations
Income Tax Unit (FF-0300)
304 East 45 St.
New York, N.Y. 10017

Signature:* _____ **Date:** 06/15/2008

*Even if the tax return is a joint one, only the staff member concerned need sign this form.

Important instructions: Please fill out the form above by printing your name, the name(s) under which your return was filed, your current address and Social Security number(s) in the appropriate blanks. If you were not a staff member of the United Nations during any of the four years listed on the third line, you may cross out that/those year(s), but make no other changes or notations on the form. If you file joint returns, you must fill in your spouse's Social Security number. Complete this form in pen. Do not use pencil. Please sign the form at the bottom. **You must return this form with an original signature and date. Copies of this form are not acceptable.**

F.243 (1-08)

United Nations Nations Unies

Request for settlement of 2007 income taxes

Checklist

(Do not include with your submission)

This checklist is intended to assist staff members who are submitting claims for reimbursement of 2007 income taxes to ensure that they have submitted complete and correct claims in a timely manner. To facilitate logging and processing of 2007 claims for reimbursement of income taxes, the Income Tax Unit, New York, asks that the documents submitted with your claim for reimbursement of 2007 income taxes be ordered as follows:

- ☐ F.243
- ☐ F.65
- ☐ F.65/A (if serving outside the United States)
- ☐ Federal income tax return
- ☐ New York state income tax return
- ☐ Other state income tax return(s)
- ☐ Memo attached for not claiming dependent(s) as exemption(s) on tax returns[1]

Submission dates

1. ☐ My duty station is in the United States, my UN submission deadline is **3 March 2008** and my IRS filing deadline for my 2007 income tax return is **15 April 2008**.

2. ☐ My duty station is outside the United States, my UN submission deadline is **1 April 2008** and my IRS filing deadline for my 2007 income tax return is **16 June 2008**.

Form F.243

3. ☐ I have included United Nations form F.243 with my claim for reimbursement of 2007 income taxes.

4. ☐ If I file a joint return with my spouse, form F.243 includes the name and Social Security number of my spouse.

5. ☐ I have crossed out **only those tax years** during which I **was not** a United Nations staff member.

6. ☐ Form F.243 includes my address as on my 2007 IRS form 1040 filed.

7. ☐ I have dated form F.243 according to the **American** dating convention of **month/day/year** in numerical format.

8. ☐ I have not altered the signature/date of form F.243 with correction fluid or by crossing out or otherwise altering the signature/date on the form.

Forms F.65 and F.65/A

9. ☐ I have completed all mandatory fields including my index number, my Social Security number, my name, and my spouse's name, Social Security number and index number (if applicable).

10. ☐ I have indicated the date my citizenship or residency status in the United States changed in 2007.

Income tax returns

11. ☐ I have included signed, complete copies of my **2007** federal and all applicable state income tax returns.

12. ☐ I must file my 2007 income tax returns by the IRS filing deadline applicable to me or, in the alternative, I must apply for an extension of time to file before my IRS filing deadline. I understand that the United Nations will not file my tax returns on my behalf.

F.247 (1-08)

[1] For staff members receiving dependency benefits.

United Nations ST/IC/2008/8

Secretariat

22 January 2008

Information circular*

To: Members of the staff at Headquarters

From: The Assistant Secretary-General for Human Resources Management

Subject: **Language proficiency examinations, May 2008**

1. The purpose of the present circular is to invite applications from staff members who wish to take the language proficiency examination in any of the six official languages of the United Nations (Arabic, Chinese, English, French, Russian and Spanish), in accordance with the provisions of administrative instruction ST/AI/1999/2, section 3.

2. The purpose of the examination is to test a staff member's written and spoken knowledge of the language. Staff members who pass one or more examinations qualify for language-related incentives.

3. The examination consists of a written and an oral component. The schedule for the 2008 written examinations is as follows:

Tuesday, 6 May 2008

Chinese ..... 9 a.m. to 12.30 p.m.

English ..... 9 a.m. to 12.30 p.m.

Russian ..... 9 a.m. to 12.30 p.m.

Wednesday, 7 May 2008

Arabic ..... 9 a.m. to 12.30 p.m.

French ..... 9 a.m. to 12.30 p.m.

Spanish ..... 9 a.m. to 12.30 p.m.

Candidates are advised to arrive 30 minutes before the start of the examination in order to allow for sign-in procedures.

* Expiration date of the present information circular: 31 December 2008.

08-21471 (E) 240108

4. Staff members applying for the examination(s) may register by sending a completed registration form (P.310) during the registration dates by internal e-mail to: Language Proficiency Examination in New York/NY/UNO or by external e-mail to: unlpeny@un.org **no later than 4 April 2008**. Registration forms are available through iSeek, under Quicklinks/Forms/Language.

5. Applications received after the above-mentioned deadline will **not** be considered. To the extent possible, applicants are strongly encouraged to submit their application early. Incomplete applications will **not** be considered.

6. The location where each written examination will be held will be posted as follows:

- On the Language Proficiency Examinations website (www.un.org/exam/lpe)
- As an announcement on iSeek
- Outside the Language and Communications Programme office in the Secretariat building (room S-606)
- Outside the classrooms in the South Annex building
- Outside the cafeterias in the Secretariat building and on the 3rd floor of the DC1 building
- Outside the classrooms on the 2nd floor of the DC2 building

Candidates should check the Language Proficiency Examinations website (www.un.org/exam/lpe) or call 3-9503 for a recorded message on the day of the examination(s) for last-minute changes in room assignments.

7. The oral examination will consist of an interview of up to 15 minutes. Candidates will be given interview appointments at the time of their written examination.

8. Copies of sample examinations can be obtained at www.un.org/exam/lpe.

UNMIL (Liberia)

UNMIN (Nepal)

UNMIS and UNAMID (Sudan)

UNMIT (Timor-Leste)

UNOGBIS (Guinea-Bissau)

UNOMIG (Georgia)

UNSCO (Gaza City and Ramallah)

Designated duty stations

Guinea (Conakry, Kissidougou and Nzerekore)

Indonesia (entire Aceh Province)

Pakistan (Bagh, Batagram, Mansehra and Muzaffarabad)

Papua New Guinea (Buka and Port Moresby)

Russian Federation (Nazran and Vladikavkaz)

Somalia (entire country)

Sri Lanka (Ampara, Batticaloa, Jaffna, Kilinochchi, Trincomalee and Vavuniya)

Uganda (Adjumani, Arua, Gulu, Hoima, Katakwi, Kitgum, Lira, Mbarara, Moroto, Moyo, Pader and Soroti)

2. The list of duty stations set out in paragraph 1 above may be amended in the event of significant changes in the mission or location environment during the course of the year.

III. Other important information for 2008

Vanbreda eligibility applies for residents of all nations except the United States

4. The Vanbreda programme covers staff members and former staff members who reside in all parts of the world, **except** the United States of America (see also para. 19). Staff members, former staff members and their dependants **who reside in the United States of America are not eligible for Vanbreda coverage.** The sole exception to this exclusion arises in the case of a dependent child attending school or university in the United States, who enrols in the health insurance coverage offered by the educational institution. In this case, the student's health insurance plan at the school or university will be primary and the Vanbreda coverage will be secondary.

Annual enrolment campaign in 2008

5. Eligible staff members are reminded that the 2008 annual enrolment campaign will offer the only general opportunity in 2008 to enrol themselves and eligible family members in the Vanbreda plan. The annual enrolment campaign for the Vanbreda plan for staff members assigned to duty stations around the world is scheduled to be held from 2 to 6 June 2008.

New services in 2008

6. Beginning 1 January 2008, the programme will, under certain conditions, allow reimbursement in euros (see para. 46).

7. In 2007, Vanbreda International's subsidiary office in Kuala Lumpur took over the handling of all claims and communication of the staff of the Economic and Social Commission for Asia and the Pacific (ESCAP) covered under the Vanbreda programme. The Kuala Lumpur office, which is seamlessly integrated into the global activities of Vanbreda International, allows Vanbreda International to provide better accessibility and service to clients in Asia. Located in the same time zone as those clients, Vanbreda International's Malaysia office facilitates direct contacts between plan participants located in Asia and Vanbreda International's customer service representatives working in Kuala Lumpur. Its location also allows claims to arrive at the new office within a shorter time frame.

8. In 2008, Vanbreda International's Malaysia office will gradually take over claims handling and communication for all the other plan participants (active and retired) located in Asia. Vanbreda International will inform the concerned participants by sending them an information brochure and new Vanbreda International membership cards.

Vanbreda dedicated website/Vanbreda identification cards/official designation

9. Vanbreda has dedicated web pages at http://www.vanbreda-international.com in respect of the United Nations worldwide Vanbreda plan. These pages can be accessed by logging on with a personal reference number indicated on the Vanbreda membership card. The website provides details regarding:

(a) Benefits;

(b) How to arrange for direct billing;

(c) How to submit a claim and how to receive your settlement online;

(d) Provision for the downloading of forms, for example, claim forms;

(e) Contact information at Vanbreda;

(f) A provider list enabling a participant to select medical providers based upon location and medical specialization;

(g) Information on symptoms and treatment of some chronic diseases (diabetes, HIV/AIDS, Parkinson's disease, asthma, chronic obstructive pulmonary disease (COPD), cardiovascular disease (CVD)).

10. The Vanbreda identification card which is mailed to all participants enables a hospital or clinic to contact Vanbreda in order to set up a direct billing arrangement in respect of hospitalization or high-cost outpatient treatment. Participants who do not have an identification card should contact Vanbreda (see para. 51).

General administration

11. The existing rules and terms governing eligibility and enrolment for the Vanbreda plan are summarized in paragraphs 16-40.

IV. 2008 premiums

12. The premiums are based solely on the claims incurred by the participants in the United Nations programme, plus the appropriate allowance for the cost of administration. Since the claim costs are incurred in all parts of the world, they reflect varying price levels. Accordingly, three different premium rate groups have been established to enable the determination of premiums that are broadly commensurate with the expected overall level of claims for the locations included within each rate group.

13. The financial performance of the programme for the past policy period was favourable and therefore total premiums will decrease by 5 per cent for the Vanbreda worldwide plan, effective 1 January 2008.

14. The cost of the Vanbreda health insurance programme is shared between the participants and the Organization and is based on the General Assembly requirement for an overall 50:50 cost-sharing relationship. Premium contributions of participants in the programme are determined by multiplying their medical net salary[2] by the applicable contribution rate (percentage) set out in paragraph 15 below. This is consistent with the methodology used in calculating staff contributions towards other United Nations insurance programmes.

15. The schedule of premiums that will become effective on 1 January 2008, as well as the related staff contribution rates, is set out in the table below. You will note that while the overall premium amounts have decreased, there is no change in staff contribution rates.

[2] Medical net salary consists of gross salary, less staff assessment, plus language allowance, non-resident's allowance and post adjustment, as applicable. In no case will a staff member's contribution be greater than 85 per cent of the total premium for the relevant coverage type.

Type of coverage	Monthly premium (United States dollars)		Percentage of medical net salary	
	Effective 1 January		Effective 1 January	
	2007	2008	2007	2008
Rate group 1[a]				
Staff member only	124	118	1.57	1.57
Staff member and one family member	265	252	2.43	2.43
Staff member and two or more eligible family members	437	416	3.83	3.83
Rate group 2[b]				
Staff member only	213	203	2.41	2.41
Staff member and one family member	449	428	3.89	3.89
Staff member and two or more eligible family members	742	707	6.11	6.11
Rate group 3[c]				
Staff member only	205	195	2.51	2.51
Staff member and one family member	431	410	4.05	4.05
Staff member and two or more eligible family members	711	677	6.38	6.38

[a] All locations outside of the United States of America other than those listed under rate groups 2 and 3.

[b] **Rate group 2 includes the following countries**: Chile and Mexico.

[c] **Rate group 3 includes the following countries and areas**: Andorra, Austria, Belgium, Crete, Cyprus, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Malta, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, Turkey (European portion) and the United Kingdom of Great Britain and Northern Ireland.

V. Eligibility and enrolment rules

General rules

16. The annual enrolment campaign will offer the only general opportunity in 2008 for eligible staff members to enrol themselves and eligible family members in the Vanbreda plan. The annual enrolment campaign for the Vanbreda plan for staff members assigned to duty stations around the world is tentatively scheduled for the period from 4 to 8 June 2008. Please also refer to paragraphs 24-26 below.

17. Except for staff members whose duty station is within the United States and locally recruited staff members at duty stations where the medical insurance plan (MIP) is established, all staff members holding appointments of three months or longer under the 100 Series of the Staff Rules or one month or longer under the 200 Series of the Staff Rules may enrol themselves and eligible family members in the Vanbreda plan. Staff members holding appointments of limited duration of three months or longer under the 300 Series of the Staff Rules, except those who receive a fixed monthly cash amount towards the cost of health insurance, are eligible to enrol in the Vanbreda plan. Internationally recruited 300 Series short-term staff and occasional workers stationed outside the United States who have a valid contract

and who have achieved a threshold duration of continuous active employment at a minimum of half-time for at least three months are also eligible to enrol in the Vanbreda plan.

18. Enrolment in the Vanbreda plan at the time of initial appointment must be accomplished within 31 days of the date of entry on duty for staff members employed under the 100 and 200 Series of the Staff Rules and for staff members holding appointments of limited duration. For 300 Series short-term staff and occasional workers, enrolment at the time of initial appointment must be accomplished within 31 days after achieving a threshold duration of continuous active employment at a minimum of half-time for at least three months. **Staff members are not eligible for coverage under the Vanbreda plan if they or any of their covered dependants reside in the United States.** For enrolment purposes, applicants will be required to present (a) a Vanbreda application form and (b) proof of eligibility in the form of a personnel action (PA) document provided by their respective personnel or administrative officers attesting to the current contractual status. The enrolment of eligible family members requires the provision of evidence of the status of such family members. In most instances, the necessary proof of eligibility will be contained in the personnel action form.

Eligible family members for insurance purposes

19. An "eligible family member" is a recognized spouse and one or more eligible children. The recognized spouse is always eligible. A child must be the natural-born or legally adopted child of the staff member, or a stepchild reflected in the Integrated Management Information System (IMIS) as a household member. A child is eligible to be covered under this programme until the end of the calendar year in which he or she attains the age of 25 years, provided that he or she is not married and not employed full-time. Disabled children may be eligible for continued coverage after age 25, subject to a determination of the disability by the Medical Services Division.

Change in residence or duty station

20. Staff members at United Nations Headquarters in New York have the option of enrolling in the Vanbreda plan while on assignment to a field office or mission outside the United States. Upon return to a United States-based assignment, these staff members must reapply for participation in a United States-based United Nations health insurance programme.

21. Staff members away from Headquarters in New York who are assigned to a post in the United States must enrol in a United States-based United Nations health insurance programme. When their residence in the United States ends, these staff members may reapply for coverage in the Vanbreda programme.

22. A change in coverage following a change in residence or a return from mission assignment will become effective the first day of the month after arrival at the new place of residence or duty station.

23. **Please note that there are circumstances in which your insurance cannot be automatically continued: for example, when your payroll office changes. For this reason, whenever your country of residence or duty station changes, it is important that you confirm with your personnel or administrative office**

whether you need to submit an application to continue (or change) your insurance.

Enrolment at times other than upon entry on duty

24. Staff members appointed under the 100 Series of the Staff Rules who have not enrolled themselves and eligible family members within 31 days of the date of their entry on duty have an opportunity once each year to do so, during the annual enrolment period (see para. 16). The effective date of insurance coverage for which application is made during the annual enrolment period is the first day of July.

25. Staff members appointed under the 200 Series of the Staff Rules (project personnel) are, under staff rule 206.4 (a), required to participate in a medical insurance programme provided by the United Nations unless exemption from such participation is expressly stated in the letter of appointment. Staff rule 206.4 (b) provides that such personnel, if appointed for a period of one month or more and participating in a medical insurance programme provided by the United Nations, may enrol their spouses and dependent children in the programme. Project personnel who have not enrolled their spouses and eligible dependent children in the Vanbreda plan at the time of initial appointment have an annual opportunity to do so. **In the case of project personnel, the annual enrolment opportunity occurs on the anniversary of their entry on duty, and insurance coverage for added dependants will be effective as of that date.**

26. **Staff members holding appointments of limited duration under the 300 Series of the Staff Rules who have not enrolled in the Vanbreda plan at the time of initial appointment because they maintain their own coverage have an annual opportunity to enrol in a United Nations programme. Their annual enrolment opportunity occurs on the anniversary of their entry on duty.**

27. At times other than the annual enrolment periods referred to in paragraphs 24 to 26 above, Series 100 and 200 staff members and their eligible family members may be enrolled in the Vanbreda plan **only** if at least one of the following events occurs **and** application for enrolment is made within 31 days of the event:

(a) Transfer from one duty station to another;

(b) Return from special leave without pay (see para. 33 below);

(c) Assignment to a mission under certain conditions (see para. 34 below);

(d) Marriage, birth or legal adoption of a child, for coverage of the related family member.

28. Loss of coverage under a spouse's health insurance plan by virtue of the spouse's loss of employment is considered a qualifying event for the purpose of enrolment in a United Nations plan. Application for enrolment in a United Nations plan under these circumstances must be made within 31 days of the qualifying event. In addition, application for coverage under this provision must be accompanied by an official letter from the spouse's employer, certifying the termination of employment and its effective date.

29. Staff members who can demonstrate that they were on mission or annual or sick leave during the annual enrolment opportunity period may enrol within 31 days of their return to their duty station.

30. Applications between enrolment opportunity periods based on circumstances other than those listed in paragraphs 27-29 above and/or not received within 31 days of the event giving rise to eligibility will not be receivable.

Commencement and termination dates of health insurance coverage

31. New coverage for a staff member newly enrolled in the Vanbreda plan commences on the first day of a qualifying contract. If the first day of a qualifying contract occurs later than the first day of the month, coverage commences on that day, or the participant may opt for coverage to commence on the first day of the following month. In no event can coverage commence prior to the first day of the qualifying contract. Health insurance coverage terminates at the end of the month in which the qualifying contract ends. The programme will cover treatment for illness that occurs within the period of the contract. Treatments for illness or a condition that occurs after the contract period are not covered. The only exception here is that if a contract terminates before the last day of a month, coverage will remain in place until the end of that month.

Staff transferred to another duty station

32. Staff members who transfer to another duty station but who did not have medical insurance prior to the transfer may enrol themselves and eligible family members in the United Nations health insurance plan upon transfer. The enrolment application must be submitted within 31 days of the date of transfer, and the effective date of coverage will be the transfer date at the new duty station. This provision applies also in the case of transfer to Headquarters, in which case the new enrolment must be in one of the health insurance plans offered at Headquarters. **Staff members are reminded that if a duty station transfer involves a change from one payroll system to another, a new application for insurance must be submitted in order for your insurance benefits to continue. If you do not submit a new application, your insurance will expire at the end of the month in which the deduction of monthly premium contributions ceases in the previous payroll system.**

Staff on special leave without pay

33. Staff members who are granted special leave without pay are reminded that they may retain health insurance coverage during such periods or may elect to discontinue such coverage for the period of the special leave, as follows:

(a) **Insurance coverage maintained during special leave without pay**. If the staff member decides to retain coverage during the period of special leave without pay, the Health and Life Insurance Section (if payrolled at Headquarters) or the relevant administrative office (if payrolled elsewhere) **must** be informed directly in writing by the staff member of his or her intention at least one month in advance of the commencement of the special leave. At that time, the office concerned will require evidence of the approval of the special leave, together with payment covering the full amount of the cost of the coverage retained (both the staff member's contribution and the Organization's share, since no subsidy is payable during such leave);

(b) **Insurance discontinued while on special leave without pay**. Should a staff member decide not to retain insurance coverage while on special leave without

pay, no action is required upon commencement of the special leave. However, it is essential that he or she re-enrol in the plan within 31 days of return to duty. Failure to do so will mean that the staff member will be unable to resume participation in the insurance plan until the following annual enrolment opportunity period.

Staff members on mission assignment

34. Staff members going on mission assignment are entitled to the following special health insurance enrolment opportunity:

(a) Staff members who at present are **not** enrolled in the Vanbreda plan will be allowed to enrol themselves and eligible family members. The insurance will become effective on the first day of the month in which the mission assignment commences. Enrolment in the plan in these circumstances must be completed **prior** to the departure of the staff member on mission assignment;

(b) Staff members who elect to enrol in the Vanbreda plan in the circumstances set out in subparagraph (a) above forgo the right to make any further change during the annual enrolment period taking place in the same calendar year as the commencement of the mission assignment. The next opportunity for those staff members to make any change in their insurance coverage will be at the time of the annual enrolment period of the following year;

(c) Staff members going on mission assignment who wish to enrol in the Vanbreda plan or change their present coverage, as provided above, must present evidence of the mission assignment and its duration to the Health and Life Insurance Section of the Insurance and Disbursement Service at United Nations Headquarters or to their administrative office, as the case may be.

Staff member married to another staff member

35. Staff members are reminded that in the case of a staff member who is married to another staff member, the insurance coverage, whether at the two-person or family level, must be carried by the higher-salaried staff member. It should also be noted that if one spouse retires from service with the Organization before the other spouse, the spouse who remains in active service must become the subscriber even if the retired spouse had been the subscriber up to the date of retirement and is eligible for after-service health insurance benefits following separation from service. The spouse in active service must complete the appropriate insurance application form to ensure continuity of coverage for both self and spouse.

Staff members with dependants residing in the United States

36. **Staff members are reminded that the Vanbreda plan is designed to provide hospital, medical and dental coverage for participants residing outside the United States. Therefore, staff members residing outside the United States but with covered eligible dependants residing in the United States, other than school or university students with health insurance coverage offered by the educational institution, must enrol instead in a Headquarters health insurance programme. Please note that the Headquarters dental programme is separate from the medical programme. If dental coverage is desired, the dental portion of the group medical and dental insurance application form should be properly filled out.**

Cessation of family members' coverage

37. The insurance office at Headquarters or the relevant administrative office should be notified immediately in writing if a family member has ceased to be eligible owing to changes in the staff member's family (for example, a spouse, upon divorce, or a child, upon his or her reaching the age of 25 years, marrying or taking up full-time employment). Staff members who wish to discontinue coverage of a family member under a United Nations plan for any other reason may do so at any time, although this is strongly discouraged. The responsibility for initiating the resulting change in coverage (for example, from "staff member and spouse" to "staff member only" or from "family" to "staff member and spouse") rests with the staff member. It is in the interest of staff members to provide this notification promptly whenever changes in coverage occur in order to benefit from any reduction in premium contribution that may result. Any such change will be implemented on the first of the month following receipt of notification. **No retroactive contribution adjustments can be made in the case of failure to provide timely notification of any change to the Health and Life Insurance Section or the administrative office**.

After-service health insurance

38. Eligibility rules for participation in the United Nations after-service health insurance programme together with related administrative procedures are set out in administrative instruction ST/AI/2007/3, dated 1 July 2007. Staff members **recruited before 1 July 2007** are reminded that, among the eligibility requirements for after-service health insurance coverage, they must be enrolled in a contributory United Nations health insurance programme at the time of separation from service and a minimum of 5 years of prior contributory coverage in a United Nations or specialized agency health insurance programme is necessary to qualify for unsubsidized after-service health insurance participation and a minimum of 10 years of prior contributory coverage is needed to qualify for subsidized participation. Staff members **recruited after 1 July 2007** are reminded that, among the eligibility requirements for after-service health insurance coverage, they must be enrolled in a contributory United Nations health insurance programme at the time of separation from service and a minimum of 10 years of prior contributory coverage in a United Nations or specialized agency health insurance programme is necessary to qualify for participation. In all cases, the staff member must be aged 55 years or over at the date of separation and must have elected to receive a monthly retirement benefit or deferred monthly retirement benefit from the United Nations Joint Staff Pension Fund (UNJSPF). It should also be noted that only those family members enrolled with the staff member at the time of separation are eligible for coverage under the after-service health insurance programme. Please take note that service under a 300 Series appointment of limited duration does **not** count towards eligibility for after-service health insurance.

39. Former staff members who reside in the United States are reminded that they are **not** eligible for participation in the Vanbreda plan and that they must switch to a Headquarters plan within 31 days of taking up residence in the United States.

Retirees who return to active service

40. Retirees who return to active service with the Organization may be temporarily ineligible for health insurance coverage under the United Nations after-service health insurance programme. This can occur if the monthly pension benefit is suspended because of resumed status as active staff. In such a case, eligibility to participate in the after-service health insurance programme is suspended while pension benefits are suspended, because eligibility for after-service health insurance is contingent upon continued receipt of a monthly United Nations Joint Staff Pension Fund benefit. When this occurs, it is the obligation of the individual concerned to notify the insurance office promptly of the new active appointment and to make the necessary arrangements for a switch in health insurance enrolment from after-service health insurance status to that of an active staff member. If this is not done, the staff member will have no insurance. When the active appointment ends, the Health and Life Insurance Section must again be informed promptly so that the after-service health insurance status can be reactivated.

VI. Conversion privileges

41. A "conversion" privilege is part of the United Nations group contract with Vanbreda. This privilege allows staff members (subscribers) who cease employment with the United Nations and do not qualify for after-service health insurance benefits to "convert" their group medical insurance with Vanbreda to an individual short-term health insurance policy. The individual conversion policy is guaranteed-issue. This means that no proof of the subscriber's good health is required; the insurer cannot refuse to insure an eligible subscriber who applies in a timely manner for a conversion policy. Application for an individual policy under the conversion privilege must be made within 31 days of termination of coverage under the United Nations group policy. The availability of this privilege does not mean that the same insurance premium rates or schedule of benefits in effect for the United Nations group policy will be offered in respect of the individual health insurance policy. **The conversion privilege is designed to provide coverage during a period of transition to more permanent health insurance coverage. The Vanbreda conversion privilege grants coverage up to a maximum of 36 months and is not subsidized by the United Nations.**

42. Staff members (subscribers) may apply for a policy of individual coverage under the conversion privilege for themselves only or for themselves and their covered eligible dependants. Moreover, eligible dependants may apply on their own behalf in the following circumstances:

(a) Children whose eligibility for insurance ceases as the result of reaching age 25 are eligible to apply for a health insurance conversion policy provided that they are financially dependent on their parent(s), are unmarried, and are not employed full-time;

(b) A staff member's spouse whose eligibility for insurance ceases as the result of divorce and who is not employed full-time may also apply.

The application for an individual conversion policy **must** be submitted within 31 days of termination of coverage under the United Nations group medical programme.

43. Details concerning conversion to an individual insurance policy may be obtained by communicating directly with Vanbreda at the following address:

Vanbreda International
Plantin en Moretuslei 299
2140 Antwerp, Belgium

Tel: 32 3 217 5742
Fax: 32 3 272 3969
E-mail: gp1@vanbreda.com

VII. Claims and enquiries

Basis for claim reimbursement in United States dollars

44. The default currency for claim reimbursement is United States dollars, converted from the currency in which the hospital, medical or dental expenses have been incurred.

45. Reimbursement in United States dollars is based on the United Nations operational rate of exchange in effect on the date that the medical and dental expenses are incurred and, in the case of hospital expenses and doctors' fees incurred during the hospitalization, on the date that the hospital bill is rendered.

46. As of 1 January 2008, Vanbreda International will, for costs incurred in euros and/or payments made in euros, allow for reimbursements to be made in euros.

47. For this purpose, Vanbreda International will adapt its claim form. Please note that only one currency per claim form will be allowed and that if no reimbursement currency is selected on the claim form or data are insufficient to provide the payment selected, reimbursement will, by default, be made in United States dollars.

48. In order to guarantee a smooth processing of their claims, Vanbreda International would like to encourage all plan participants, and certainly those that will avail themselves of the option of receiving reimbursements in euros, to use the settlement details online together with electronic fund transfers (direct deposit into the member's bank account).

49. The latest version of the claim form and more information on settlement details online can be found under "member's access" on Vanbreda International's dedicated web pages (www.vanbreda-international.com).

Mailing addresses

50. Participants must inform their administrative office of any change in their mailing address in order to ensure that identification cards, reimbursements and explanations of benefits are delivered promptly and appropriately.

Where to address claims and benefit enquiries

51. Although the staff of the insurance office is available to assist staff members in administrative matters concerning participation in the Vanbreda plan, claims questions should always be taken up on the first instance directly with Vanbreda International. Information on the claims filing procedure and contact details can be

found under "member's access" on Vanbreda International's dedicated web pages (www.vanbreda-international.com).

Claims address and enquiries about claims

Postal address: Vanbreda International, Postbox 69, B-2140 Antwerp, Belgium

Dedicated tel: 32 3 217 6842

In certain countries, Vanbreda International provides toll-free telephone lines. A complete list can be found under "member's access" on Vanbreda International's dedicated web pages (www.vanbreda-international.com) or in annex IV to the present document.

Fax: 32 3 663 2855

Dedicated e-mail address: mcc001@vanbreda.com

Member services and general enquiries

Dedicated tel: 32 3 217 5742

In certain countries, Vanbreda International provides toll-free telephone lines. A complete list can be found under "member's access" on Vanbreda International's dedicated web pages (www.vanbreda-international.com) or in annex IV to this document.

Fax: 32 3 272 3969

Dedicated e-mail address: gp1@vanbreda.com

Vanbreda International website

http://www.vanbreda-international.com

Availability of claims settlement details online

52. Vanbreda International offers the opportunity for members to receive their settlement details online. Applying for this service can be done on Vanbreda International's dedicated web pages under the section entitled "claims" (www.vanbreda-international.com). In order to guarantee a smooth processing of claims, Vanbreda International would like to encourage all plan participants, particularly those that will avail themselves of the option of receiving reimbursements in euros, to use the combination of settlement details online and electronic fund transfers (direct deposit into the member's bank account).

24-hour customer service

53. Vanbreda International offers 24-hour customer service with its extended business hours in Antwerp, Belgium, and its service platform in Kuala Lumpur. Multilingual staff in both Antwerp and Kuala Lumpur have been specifically trained to respond immediately to all queries that United Nations staff members may have. The Vanbreda service platform has been organized so that the main international languages are accessible 24 hours a day.

VIII. Annexes

54. Annex I contains a summary of the benefits payable under the Vanbreda plan.

55. Annex II contains details pertaining to hospitalization in the United States of America.

56. Annex III describes the Vanbreda direct deposit programme.

57. Annex IV is a listing of Vanbreda International toll-free telephone numbers.

Annex I

Vanbreda insurance benefits summary

A. General

1. The Vanbreda insurance programme indemnifies members, within the limits of the plan, for reasonable and customary charges for medical, hospital and dental treatment. The aggregate reimbursement in respect of the total expenses covered by the plan that are incurred by an insured participant shall not exceed $250,000 in any calendar year. The provisions set forth below shall be subject to this limitation. In addition to the maximum reimbursement per calendar year, certain maxima per treatment, procedure, supplies or other services may also apply, depending on the type of service, as described in the following paragraphs.

2. The programme reimburses only treatment, supplies or other services that are widely and generally accepted as medically necessary and appropriate for the condition being treated, and when such treatment, supplies or other services are prescribed by a licensed, qualified medical professional. Vanbreda International has the fiduciary duty and discretionary authority to determine, on behalf of the United Nations, what constitutes a covered service or plan benefit under the programme.

3. In some cases, a prior approval from Vanbreda's medical consultant is required to obtain a reimbursement (see below). Prior approval means that reimbursement is guaranteed only in cases where, on the basis of the medical justification furnished by the beneficiary, Vanbreda's medical consultant grants his explicit approval for the treatment. In the case of a medical emergency, approval can be obtained *post factum*, on the basis of the same medical criteria.

4. The United Nations health insurance plan provides for two levels of coverage, namely, BMBP (Basic Medical Benefit Plan) and MMBP (Major Medical Benefits Plan). Both the BMBP and the MMBP coverage periods run from 1 January until 31 December. Medical expenses are reimbursed under BMBP and MMBP. Services rendered by a licensed paramedical professional or, in case of maternity, by a licensed midwife can be considered for reimbursement, but only upon the prescription of a licensed, qualified medical professional. The major medical component does not apply in the case of dental treatment, outpatient mental health treatment, treatment for substance abuse (alcohol and/or drug), expenses for hearing aids, or expenses for optical lenses, nor does MMBP apply for costs that are reimbursed at 100 per cent under BMBP (for example, other hospital expenses and hospital stay), as there is no balance left on these charges. Also, expenses that are subject to a maximum reimbursement (for example, dental care, optical care, psychotherapy, etc.) are also not subject to a reimbursement under the MMBP component. MMBP covers 80 per cent of the difference between the accepted costs and the amount reimbursed under BMBP. In order to be entitled to any reimbursement under MMBP, a deductible of $200 per insured person or $600 per family has to be satisfied. All payments under MMBP are applied automatically and do not require submission of a claim by the United Nations staff member.

5. **Reimbursement rates**

(a) Under the basic medical component, reimbursement in respect of medical treatment prescribed by qualified doctors is calculated at the rate of 80 per cent of the reasonable and customary charges involved, including inpatient and outpatient doctors' fees (see para. 35 below for information about reasonable and customary charges);

(b) Under the major medical component, 80 per cent of the residual unpaid reasonable and customary charges are paid, subject to a calendar-year maximum co-payment of $200 per participant and $600 per family. The calendar-year maximum co-payment is sometimes called the "deductible", requiring that the participant pay the 20 per cent residual out-of-pocket, up to the calendar-year maximum co-payment of $200, or $600 in the case of family coverage. When covered expenses exceed the calendar year maximum co-payment amount, the 80 per cent basic component still applies, and the major medical component automatically reimburses 80 per cent of the residual 20 per cent for the remainder of that calendar year.

6. **Example: medical expense reimbursement**. The following example illustrates how reimbursement is determined for an individual in respect of basic and major medical coverage (figures are in United States dollars):

(a) Basic coverage (BMBP)

Reasonable and customary charges for medical treatment	3 200
Reimbursement at 80 per cent	2 560
Residual 20 per cent	640

(b) Major medical coverage (MMBP)

20 per cent residual not reimbursed by basic coverage	640
Less calendar year maximum co-payment	-200
= Basis for major medical coverage	440
x 80 per cent = major medical reimbursement	352

(c) Total reimbursement (recapitulation of (a) and (b))

Basic medical coverage	2 560
Major medical coverage	+352
Total insurance reimbursement	2 912
Participant's total out-of-pocket expense	288
Total original expense	3 200

B. Hospital services and related care coverage

7. **Inpatient hospitalizations**. An inpatient admission is defined as treatment, testing and surgery provided in hospital where the date of admission differs from the date of discharge. The cost of the hospital expenses (excluding doctors' fees[a]) are covered at the rate of 100 per cent.

(a) Hospital expenses include bed and board, general nursing services, use of operating rooms and equipment, stay in the intensive care unit (ICU), use of

[a] Doctors' fees incurred during a hospital admission are covered at 80 per cent + MMBP.

recovery rooms, hospital equipment, laboratory examinations, medical imaging, and drugs and medicine used during the patient's stay in the hospital;

(b) Reimbursement of hospital accommodation (bed and board) expenses will be subject to daily room rate caps, as follows:

1. 100 per cent of the cost of a semi-private room up to a maximum of $600 per day in Europe (including Malta, Cyprus and the European part of Turkey) and North America (Canada and the United States of America)
2. 100 per cent up to a maximum of $700 per day in Israel
3. 100 per cent up to a maximum of $330 per day in the rest of the world

8. Inpatient treatment for alcohol and drug abuse

The cost of treatment for alcohol and/or drug abuse is covered if said treatment is considered to be medically necessary by Vanbreda International. Coverage includes inpatient treatment for detoxification and rehabilitation at a facility certified for such treatment, subject to the prior approval of Vanbreda International. Such treatment will be limited to 30 days in a calendar year.

9. Provisions pertaining to hospitalizations in the United States

In case of hospitalizations in the United States, the reimbursement will be subject to a limit of $600 in respect of the daily semi-private room rate. The $600 limit will not apply to semi-private hospital accommodation in three specific circumstances:

(a) In connection with medical evacuation to any hospital in the United States authorized by the United Nations Medical Director;

(b) In cases of bona fide medical emergency arising while in the United States;

(c) In situations where the necessary medical treatment can be provided only at a hospital where the daily semi-private room rate exceeds $600. In such cases, confirmation must be obtained from Vanbreda International prior to the hospital admission.

10. Outpatient surgery, chemotherapy, radiotherapy and haemodialysis undergone on or after 1 January 2007[b]

An outpatient admission is defined as a hospitalization where the date of admission is the same as the date of discharge. Hospital expenses resulting from outpatient surgery, chemotherapy, radiotherapy and haemodialysis rendered in an outpatient, ambulatory or day-surgery department in a hospital are covered at 100 per cent. The related doctors' fees (fees of surgeons, anaesthetists, treating physicians, midwives, etc.) are covered at 80 per cent + MMBP. Any take-home medication purchased during this outpatient admission will be covered at 80 per cent + MMBP.

[b] Hospital expenses and doctors' fees incurred during an outpatient admission prior to 1 January 2007 will be covered at 80 per cent + MMBP.

C. Physician services and other medical benefits

11. Hospital expenses and doctors' fees incurred during an outpatient non-surgical admission (for example, for medical imaging, laboratory testing, etc.) will be covered at 80 per cent + MMBP.

12. Expenses related to medical treatment provided by medically qualified doctors are reimbursable at 80 per cent + MMBP. Expenses for paramedical treatments are also covered at 80 per cent + MMBP, provided that the treatment was prescribed by a medical doctor.

13. Physiotherapy is covered at 80 per cent + MMBP provided that the therapy is administered to improve or restore physical functions that have been lost or are debilitated as a result of an illness, accident or congenital disorder. Therapy aimed at preventing deterioration of bodily functions is not reimbursable. The doctor's prescription should clearly indicate the medical reason for which the therapy is being prescribed (that is to say, the diagnosis), the type of treatment prescribed, the number of sessions prescribed, and the period of treatment.

14. Alternative medicine is covered under certain conditions provided that there is sufficient scientific proof of its therapeutic effectiveness. Requesting prior approval for alternative medicine is recommended.

15. Acupuncture is covered at 80 per cent + MMBP if it is provided to treat orthopaedic ailments or to alleviate pain. Vanbreda International's medical consultants will determine whether the acupuncture performed for a specific diagnosis is reimbursable. The treatment should be given by a fully qualified acupuncturist. If the acupuncturist is not a medical doctor, the treatment needs to be prescribed by a doctor. The prescription should clearly indicate the type of treatment required, the diagnosis or the reason for the prescribed treatment, the number of sessions required, and the duration of the treatment.

16. Speech therapy[c] is subject to prior approval from Vanbreda International's medical consultant. It is covered at 80 per cent + MMBP if it is provided to restore or improve the speech of patients who have speech/language disorders that are the result of a non-chronic disease or acute injury (for example, following a cerebrovascular accident, a tumor of the tongue, a thyroidectomy, a tracheotomy, etc). The reimbursement of the expenses for speech therapy can also be considered if it is provided following a neuro-degenerative illness (for example, Alzheimer's disease), a speech delay (and/or learning difficulties) that is associated with a specifically diagnosable disease, injury or congenital defect (for example, cleft palate, cleft lip, dyslexia, autism) or speech and/or learning difficulties for children with dysfunctions that are self-correcting (for example, developmental articulation errors that are self-correcting). To allow Vanbreda's medical consultant to grant prior approval for the therapy, the following documents must be submitted:

- A doctor's prescription specifying the medical reason for the treatment, and indicating the number of sessions or the period of treatment required
- A speech therapeutic evaluation

[c] Speech therapy is not covered when it is provided to remedy dysfunctions produced by a multilingual environment, nor are motives for treatment based on social or educational concerns grounds for reimbursement under the plan.

- The (para-) medical degree of the care provider

17. Podotherapy is covered at 80 per cent + MMBP if the therapy is medically necessary. The doctor's prescription should clearly indicate the medical reason for the therapy (that is to say, the diagnosis), the type of treatment prescribed and the number of sessions prescribed.

18. One initial consultation with a registered dietician is covered at 80 per cent + MMBP under the benefit for nutritional counselling. Participants with a body mass index (BMI) of over 30 or suffering from a relevant chronic disease (namely, cardiovascular disease, diabetes mellitus, hypertension, kidney disease; an eating disorder; a gastrointestinal disorder) are covered for up to 10 sessions of nutritional counselling. The doctor's prescription should clearly specify the medical reason for the therapy (diagnosis), the number of sessions required and the (para-) medical degree of the care provider.

19. Home health care is covered at 80 per cent + MMBP provided the treatment is pre-certified by Vanbreda International's medical consultant.[d] Only medical care is eligible for reimbursement. Custodial care or assistance with activities of daily living (for example, feeding, bathing, dressing, providing companionship) is not covered. The doctor's prescription for home health care must indicate the following:

- The patient's medical condition for which the attention of a home nurse is required
- The period during which the attention of a home nurse is required
- The treatment plan, including a list of tasks that the home nurse is expected to perform and the approximate amount of time required for each individual task

(a) The treatment should be given by a qualified and skilled nurse. The invoice should clearly indicate the following information:

- The paramedical degree of the person providing the care
- The dates on which care was given
- The various tasks performed on each date
- The amount of time needed for each task
- The fee charged per hour and the total fee

If extensions to these periods are needed, prior approval should be requested by sending detailed medical evaluation reports justifying the prolongation from a medical point of view. The following maxima per illness apply:

- $10,000 for care given in Canada
- $7,500 for care given in Europe
- $5,000 for care given in the rest of the world

[d] For services provided on or after 1 January 2007, expenses can be reimbursed at 100 per cent if home health care is provided as an alternative equal in cost to, or cheaper than, a medically required inpatient hospitalization. It is a requirement that prior approval for the home health care be obtained from Vanbreda International's medical consultant. Approval will be given only for limited time periods.

20. **Durable medical equipment and orthopaedic appliances**. The United Nations health insurance plan covers the rental of medical appliances at 80 per cent + MMBP (or the purchase thereof when purchase is more economical than rental or when it is impossible to rent the appliance in question), if considered medically necessary by Vanbreda International's medical consultant. The rental (or purchase) of the appliance or equipment should be prescribed by a medical doctor and pre-certified by Vanbreda. The following documents must be presented for pre-certification:[e]

- A cost estimate
- A prescription indicating the medical necessity of the appliance/equipment, a description of the appliance/equipment and whether it should be rented or purchased, and the period of time for which the item is required

(a) Glucometers and blood-testing strips are reimbursable only for insulin-dependent patients and must be pre-certified by Vanbreda International's medical consultant. If approved, the cost involved will be reimbursed at 80 per cent + MMBP. Urine-testing strips are reimbursable in cases of diabetes regardless of whether the patient is insulin-dependent or not;

(b) Blood pressure gauges (sphygmomanometers) are excluded from the United Nations health insurance plan. In exceptional cases, the reimbursement of a blood pressure gauge can be considered for:

- Diabetics (both type I and type II, provided that the patient is taking medicines to control the illness, namely, insulin and/or oral antidiabetics)
- Pregnant women who present a clinical risk for developing toxicosis or pre-eclampsia
- Elderly people suffering from multiple co-morbidities
- Patients on home dialysis
- Patients with cerebrovascular malformations

(c) In addition, the self-measurement monitor should be standardized, validated and calibrated. Because of the above, the correct monitor should be leased out by the treating physician or medical institution and purchased only if there is no other alternative;

(d) Support stockings for varicose veins are covered at 80 per cent + MMBP if prescribed by a medical doctor and pre-certified by Vanbreda. The prescription should indicate the diagnosis for which the stockings are required as well as the number of pairs needed per year. Vanbreda's medical consultant will then decide on the number of stockings reimbursable per calendar year;

(e) The cost related to the rental of a continuous positive airway pressure (CPAP) machine[f] is covered at 80 per cent + MMBP if pre-certified by Vanbreda and if either of the following conditions exist:

[e] This procedure is applicable for crutches, walking canes, hospital beds, nebulizers, oxygen apparatus and wheelchairs. If the item you require does not appear in this list, please contact us for further details.

[f] The costs related to the purchase of a CPAP machine can be considered only in countries where rental is not possible.

- The patient's apnea-hypopnea index (AHI) is equal to or greater than 15; or
- The patient's apnea-hypopnea index is greater than 5 and less than 14, and at least one of the following conditions is met:
  - Excessive daytime sleepiness (documented by either Epworth sleepiness scale score greater than 10 or multiple sleep latency test (MSLT) score less than 6)
  - Documented symptoms of impaired cognition, mood disorders or insomnia
  - Documented hypertension (systolic blood pressure greater than 140 millimeters of mercury (mm Hg) and/or diastolic blood pressure greater than 90 mm Hg)
  - Documented history of ischaemic heart disease
  - Documented history of stroke
  - Greater than 20 episodes of oxygen desaturation less than 85 per cent during a full night sleep study, or any episode of oxygen desaturation less than 70 per cent

21. **Medication**. Expenses related to the purchase of medicine are reimbursable at 80 per cent + MMBP, provided that the medicine was prescribed by a medical doctor. Medication can be covered only if it is required as a result of an illness, accident or maternity. The product should contain active medical components, and be generally medically recognized and fully approved by the relevant legislation in force. Each prescription should clearly indicate:

- The name of the patient requiring the medication
- The name of the product(s) prescribed
- The dosage required

(a) Vitamins, minerals and food/nutritional supplements are reimbursable at 80 per cent + MMBP if there is an existing medical condition necessitating their use and if they are pre-approved. The name of the medication and the medical necessity for its use must be provided to Vanbreda in order for pre-approval to be obtained. Vitamins, minerals and food/nutritional supplements are excluded when taken for preventive reasons;

(b) Homeopathic medication are covered as indicated in paragraph (a) above;

(c) Phytotherapeutic and herbal products (for example, Chinese medicines), lotions, shampoos, soaps, skincare products, cosmetic products and creams, products based on mineral water and elixirs are excluded from the plan. Products aimed at suppressing hunger, quitting smoking or strengthening hair and nails, and hair growth products are not eligible for reimbursement;

(d) Viagra and other medications used to treat erectile dysfunction are covered at 80 per cent + MMBP provided that the product is prescribed by a medical doctor following a prostatectomy, and in the case of diabetic neuropathy. The prescription must include the patient's diagnosis. There is a maximum reimbursement for six tablets per month. Erectile dysfunction as a result of ageing and psychogenic impotence is not a valid condition with respect to satisfying the criterion for Viagra benefits;

(e) Xenical is eligible for reimbursement at 80 per cent + MMBP if pre-certified by Vanbreda and if the following conditions exist:

- A body mass index (BMI) greater than or equal to 30, in conjunction with any of the following severe co-morbidities:

    1. Coronary heart disease
    2. Type II diabetes mellitus
    3. Clinically significant obstructive sleep apnea
    4. Medically refractory hypertension
    5. Well-documented and serious orthopaedic problems

Approval is granted for a limited period of time; for approval of the prolongation of the treatment after the time period has ended, an evaluation report on the effectiveness of the treatment (percentage of weight loss) needs to be submitted to Vanbreda's medical consultant;

(f) Fosamax® (alendronate sodium) is eligible for reimbursement at 80 per cent + MMBP if pre-certified by Vanbreda and if a medical report including the results of a bone mass measurement (BMM) is submitted to Vanbreda International's medical consultant;

(g) All medical expenses related to the treatment of HIV/AIDS are covered at 80 per cent + MMBP.

D. Outpatient treatment subject to certain limitations

22. **Dental treatment**. The cost of dental treatment is reimbursable at the rate of 80 per cent up to a maximum sum of $1,000 per calendar year per beneficiary (for dental expenses incurred in 2005 and 2006, the annual maximum reimbursement was $900). The cost of orthodontic treatment is covered only if the care is started before the patient has reached his or her fifteenth birthday. Reimbursement for such orthodontic treatment is provided only during a maximum treatment period of four years. For orthodontic treatment resulting from an accident, the age restriction does not apply.

(a) In the case of dental surgery performed in hospital for which an operating theatre is required, the surgeon's fees are reimbursable at 80 per cent up to the $1,000 calendar-year maximum. The hospital expenses and bed and board expenses are reimbursable as indicated under inpatient hospitalizations;

(b) In the case of reconstructive dental or orthofacial surgery resulting from an accident, the ceiling can be waived upon prior approval from Vanbreda's medical consultant. To claim reimbursement, one must submit a detailed original invoice stating the date(s) of treatment, the kind of treatment administered on each date, and the amount charged for each treatment.

23. **Outpatient mental health**. The cost of outpatient mental health services provided by a psychiatrist, a licensed psychoanalyst, a licensed psychologist or a licensed psychiatric social worker is reimbursable at 80 per cent, up to a maximum of $1,000 per beneficiary per calendar year, provided the services are considered medically necessary by Vanbreda. Expenses related to relationship therapy (for

example, couple therapy) are not covered under the plan. To claim reimbursement, one must submit a detailed original invoice stating the date(s) of the session(s) and the diagnosis or reason for treatment.

24. **Hearing aids**. The costs of hearing aids are reimbursable at the rate of 80 per cent with a maximum of $300 per apparatus, including the related examination, and a maximum of one apparatus per ear per period of three years. This period starts on the date of purchase of the first hearing aid. To claim reimbursement, one must submit the original invoice clearly indicating for which ear the hearing aid has been purchased and the doctor's prescription for the hearing aids.

(a) The date of the hearing test or the date of purchase, whichever comes first, is considered when determining the eligibility for reimbursement for the expenses in question.

25. **Optical care**. The costs of optical lenses (including contact lenses and disposable lenses) are reimbursable at the rate of 80 per cent (only basic coverage, no major medical coverage) with a maximum of $60 per lens and a maximum of two lenses in any period of two years. Frames are not covered under the plan. These maxima will also apply to surgical or laser treatment for the correction of refraction. To claim reimbursement, one must submit the original invoice clearly indicating the products purchased (for example, frame, number of lenses, contact lenses), the individual price of each item, and the dioptre of the lenses (that is to say, their strength or grading).

(a) The date of purchase is considered when determining the eligibility for reimbursement of the expenses in question; for example, if the cost of glasses purchased on 30 November 2006 was subsequently reimbursed by us, only the cost of a new pair of glasses purchased on or after 30 November 2008 will again be eligible for reimbursement. The cost of glasses purchased prior to this date will not be taken into account with respect to payment.

26. **Routine eye examination**. One routine eye examination to determine the dioptre is covered within a two-year period and will be reimbursable at 80 per cent + MMBP.

27. **Outpatient treatment for alcohol and drug abuse.**[g] The plan covers outpatient counselling for the purpose of diagnosis and treatment. The costs of outpatient counselling are reimbursable at the rate of 50 per cent and to a maximum reimbursement of $1,000 for not more than 50 visits per person in any consecutive 12-month period. Of these 50 visits, up to 20 may be allocated to the counselling of covered family members of the participant undergoing treatment for the substance abuse problem.

28. **Testing for the HIV virus**. The cost of two blood tests per year are covered at the rate of 80 per cent + MMBP if the test is performed on an outpatient basis or at 100 per cent if the test is performed as part of an inpatient hospital admission or outpatient surgery.

29. **Mammography screening**. In addition to the mammography screening (examination) covered under routine physical exam, additional screening will be reimbursable under the following conditions:

[g] Inpatient treatments are reimbursable as indicated under inpatient hospitalizations.

- Upon the recommendation of a physician, a mammogram may be covered at any age for persons having a prior history of breast cancer or whose mother or sister has had a prior history of breast cancer
- A single baseline mammogram will be covered for persons aged 35-39 (one mammography during this entire period)
- A mammogram will be covered every two years, or more frequently upon the recommendation of a physician, for persons aged 40-49, inclusive
- An annual mammogram will be covered for persons aged 50 years or over

(a) Mammography screenings are covered whether carried out in a medical provider's office, hospital outpatient department, hospital ambulatory surgery department, or ambulatory surgery facility, or in another facility that is licensed to provide mammography screenings. The screening is covered at 80 per cent + MMBP.

30. **Urologic examinations and prostate-specific antigen (PSA) screenings** are reimbursable at 80 per cent + MMBP and covered as follows:

- For asymptomatic males over age 40, one urologic exam and PSA screening is covered every two years. An annual exam and screening are covered after age 75
- For all other males, including men with a family history of prostate cancer, aged 40 years or over, one urologic exam and PSA screening per year are covered
- As of 1 January 2007, a PSA screening is covered under the maximum for a routine physical exam for males under age 40

31. **Routine physical exam**. For expenses incurred on or after 1 January 2007, one prescribed and medically justified routine physical exam per person per calendar year is covered at the rate of 80 per cent up to a maximum of $250. This coverage includes related X-rays, laboratory and any other charges, gynaecological exams and Pap smears. Exams prescribed to diagnose or treat a suspected or identified illness or disease will not be reimbursed under the routine physical exam.

32. **Well-child care/immunizations** will be covered at 80 per cent + MMBP in accordance with the following schedule:

- Well-child care to the age of 7 years:
  - Six visits per year aged 0 to 1 year
  - Two visits per year aged 1 to 2 years
  - One visit per year aged 2 to 7 years
- One visit every 24 months from age 7 to 19 years

33. **One annual influenza immunization** will be reimbursable at 80 per cent + MMBP. Prior to 1 January 2007, all preventive immunizations for adults were not reimbursable under the Vanbreda worldwide plan.

34. **Exclusions**. The insurance programme does not cover:

(a) Injuries as a consequence of voluntary or intentional action on the part of the insured participant;

(b) Insured participants who are mobilized or who volunteer for military service in time of war;

(c) Injuries resulting from motor-vehicle racing or dangerous competitions in respect of which betting is allowed (normal sports competitions are covered);

(d) The consequences of insurrections or riots if, by taking part, the insured participant has broken the applicable laws; and the consequences of brawls, except in cases of self-defence;

(e) Spa cures, rejuvenation cures or cosmetic treatment (cosmetic surgery is covered where it is necessary as the result of an accident for which coverage is provided);

(f) The direct or indirect results of explosions, heat release or irradiation produced by transmutation of the atomic nucleus or by radioactivity or resulting from radiation produced by the artificial acceleration of nuclear particles;

(g) Expenses for, or in connection with, travel or transportation, whether by ambulance or otherwise, except that charges for professional ambulance service used to transport the insured participant between the place where he or she is injured by an accident or stricken by disease and the first hospital where treatment is given will not be excluded;

(h) In vitro fertilization;

(i) Frames for glasses;

(j) Preventive medication and vaccinations other than annual influenza vaccines;

(k) Periodic preventive health examinations undergone prior to 1 January 2007;

(l) Products and treatments aimed at suppressing the appetite or quitting smoking, cosmetic products or products used to stimulate hair and/or nail growth;

(m) Fitness and physical education programmes;

(n) Additional bed and board for an accompanying person during inpatient hospitalization;

(o) Educational tests and therapies;

(p) Preventive vaccines and medication for adults over age 19 (except for one annual influenza immunization);

(q) Expenses that are not deemed to be reasonable and customary;

(r) Medical care that is not medically necessary or medical care that is not medically recognized as a treatment for the diagnosis provided;

(s) Claims received by Vanbreda International later than two years after the date on which the expense was incurred.

35. The determination of the reasonable and customary charge for each service is made by Vanbreda, based on the prevailing charges for the service at the place

where treatment is rendered and considering the complexity of the treatment, including related services or supplies. Fees for treatments, supplies or services that are determined by Vanbreda to be excessive compared with prevailing fee levels will be reimbursed up to the reasonable and customary level for the geographical area in which such medical services are received.

36. Members are reminded that claims for reimbursement must be submitted to Vanbreda no later than **two years** from the date on which the medical expenses were incurred. **Claims received by Vanbreda later than two years after the date on which the expense was incurred will not be eligible for reimbursement.**

Annex II

Provisions pertaining to hospitalization in the United States of America

1. Participants are free to seek admission to a hospital in the United States of America without providing any notification to Vanbreda; **however, reimbursement for such hospitalization will be subject to a limit of $600 in respect of the daily semi-private room rate**. Thus, if a participant chooses a hospital at which the daily semi-private room rate exceeds $600, the cost of the daily room rate above $600 will be borne entirely by the participant. There will be no change in the reimbursement for other services. Please note that hospital costs vary considerably throughout the United States and may exceed the $600 reimbursement ceiling, particularly in parts of California, Florida, Massachusetts, New York, Texas and Washington, D.C. Hospital costs also vary by institution and may be much higher in certain hospitals.

2. The **$600 limit will not apply** to semi-private hospital accommodation in three specific circumstances:

(a) In connection with medical evacuation to any hospital in the United States where there is prior authorization by the United Nations Medical Director;

(b) In cases of **bona fide** medical emergency arising while in the United States;

(c) In situations where the necessary medical treatment can be provided only at a hospital where the daily semi-private room rate exceeds $600. In such cases, for the obligation of the participant to meet daily room-rate expenses in excess of $600 not to apply, specific confirmation that the daily limit does not apply must be obtained from Vanbreda prior to hospital admission.

3. Please note that staff members, former staff members and their eligible dependants who **reside** in the United States are not eligible for coverage under the Vanbreda plan.

Annex III

Direct deposit of reimbursements of claims into member bank accounts

1. Members are reminded of the option to have their reimbursements of claims deposited directly into their personal bank accounts. Direct deposits can be made in United States dollars and in euros. Please note that only one currency per claim form will be allowed and that if no reimbursement currency is selected on the claim form, or data are insufficient to provide the payment selected, reimbursement will, by default, be made in United States dollars. Election of this option can be made on the claim form which is posted on Vanbreda's dedicated website for United Nations participants, at http://www.vanbreda-international.com. Use of the claim form available on the Vanbreda website is recommended since it facilitates the settlement of claims by printing the participant's name and Vanbreda reference number as well as a corresponding bar code on the form. Although there is a Vanbreda claim form also posted on the United Nations insurance website (http://www.un.org/insurance), it does not have the unique reference number or bar code.

2. Enter the following bank information on the Vanbreda claim form. Your bank can provide you with the information in (d) and (e):

(a) Bank name and full address;

(b) Bank account number;

(c) Account holder's name;

(d) International Bank Account Number (IBAN) code: mandated for cross-border payments within the European Union and Switzerland. If the IBAN is not available, provide the corresponding local bank code: for example, ABI/CAB for Italy, Bankleitzahl for Germany, sorting code for United Kingdom, and so on;

(e) Bank identification code: either the BIC/SWIFT code, or the ABA code in the United States.

3. Please note that the direct deposit option is not available for deposits into bank accounts in the following countries: Cuba, Iran (Islamic Republic of), Iraq, the Democratic People's Republic of Korea, Liberia, the Libyan Arab Jamahiriya, Myanmar, Nauru, the Syrian Arab Republic, the Sudan and Zimbabwe.

Annex IV

Vanbreda International toll-free telephone numbers

UIFN (universal international free phone number)

Please dial the access number for international calls in the country you are calling from and then dial the 800 number assigned for that country. For example, if you are in the United States, you would dial 011 (access number for international calls) plus 80082468866 (the number for the United States).

Country or area	*Type*	*Number*
Argentina	UIFN	+80082468866
Australia	UIFN	+80082468866
Austria	UIFN	+80082468866
Belgium	UIFN	+80082468866
Brazil	UIFN	+80082468866
Canada	UIFN	+80082468866
China	UIFN	+80082468866
Colombia	UIFN	+80082468866
Costa Rica	UIFN	+80082468866
Cyprus	UIFN	+80082468866
Denmark	UIFN	+80082468866
Finland	UIFN	+80082468866
France	UIFN	+80082468866
Germany	UIFN	+80082468866
Hong Kong Special Administrative Region of China	UIFN	+80082468866
Hungary	UIFN	+80082468866
Iceland	UIFN	+80082468866
Ireland	UIFN	+80082468866
Israel	UIFN	+80082468866
Italy	UIFN	+80082468866
Japan	UIFN	+80082468866
Malaysia	UIFN	+80082468866
Malta	UIFN	+80082468866
Netherlands	UIFN	+80082468866
New Zealand	UIFN	+80082468866
Norway	UIFN	+80082468866
Philippines	UIFN	+80082468866
Portugal	UIFN	+80082468866
Russian Federation	UIFN	+80082468866
South Africa	UIFN	+80082468866
Spain	UIFN	+80082468866

Country or area	*Type*	*Number*
Sweden	UIFN	+80082468866
Switzerland	UIFN	+80082468866
Thailand	UIFN	+80082468866
United Kingdom of Great Britain and Northern Ireland	UIFN	+80082468866
United States of America	UIFN	+80082468866

ITFS (international toll-free service)

Please dial the number.

Country	*Type*	*Number*
Chile	ITFS	12300208432
Mexico	ITFS	018001231680
India	ITFS	0008004401303
Indonesia	ITFS	001803440600
Sri Lanka	ITFS	2473018

TFD (toll-free direct)

How does it work?

AT&T Direct® Toll-Free Service is a two-step dialling process:

1. The caller first dials the AT&T Direct® access code for the country from which he or she is calling. The caller reaches an English-speaking (or selected in-language support, including Spanish) AT&T operator or voice-prompt and hears the following announcement:

"AT&T. Please enter the number you are calling now."

2. The caller enters the toll-free number. The AT&T operator services responds: ***"Thank you for using AT&T"*** and completes the call to the toll-free number location.

Country	*Type*	*Toll-free direct access code*	*Toll-free number*
Lebanon Beirut	TFD[a]	426 801	800 203 0939
Lebanon outside Beirut	TFD[b]	01 426 801	800 203 0939
Cambodia	TFD[c]	1 800 881 00[illegible]	800 203 0939
Egypt Cairo	TFD[d]	510 0200	800 203 0939
Egypt outside Cairo	TFD	02 510 0200	800 203 0939

[a] Public phones may require local coin payment during call duration.
[b] Collect calling only.
[c] Available from payphones in Phnom Penh and Siem Riep only.
[d] Public phones require coin or card deposit.